

ASSESSED VALUES OF HOMESTEADS OF THE AGED
IN SOUTHEAST KANSAS, 1963

by

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INTRODUCTION

Home ownership is important to a great many American citizens. This is especially important to the aged. Agan (1963), in a summary report of 1960 Census data concerning the aged and their housing, pointed out that about 70 per cent of the nation's aged population lived in homes of their own. In Kansas, 83 per cent of the aged were home owners.

A committee of the White House Conference on Aging (1960) indicated that the home is the most important asset of the aged, and that equity is not a source of immediately available funds. If income is diminished greatly, as it is for most persons after they reach retirement age, property taxes and upkeep costs of the home, in addition to other costs of living, may present a real financial problem.

The Kansas Citizens Council on Aging, Inc. (1962) has developed a long-range program of concerns for the aged, including considerations of legislation which would relieve the aged of some of their property tax burden. Representative Bill H. Fribley of Cherokee County, in support of such program, presented a homestead tax exemption proposal to the Kansas Legislative Council (1962). In so doing he said,

It is obvious that home ownership should be encouraged. Furthermore, most authorities agree that real estate is bearing too large a part of the total tax burden at the present time. . . . Most important, the economic independence of a large group of people will be promoted by such tax exemption.

He continued with a plea for careful study of the facts to ascertain the benefit of homestead tax exemption of the aged, and

the effect of such exemption on the tax base of state and local governments. This thesis is the third Kansas study recently made to develop background information needed to evaluate alternative homestead tax exemption schemes.

OBJECTIVES

The specific objectives of this thesis were to estimate:

- what effect various levels of homestead tax exemption would have on the county tax base,
- what proportion and how many aged homesteaders would receive total or partial relief at various levels of exemption,
- what proportion of the total dollar value of homesteads of the aged would be affected, and
- the total assessed value of the real property held in the county by the aged.

REVIEW OF LITERATURE

Homestead tax exemptions are intended to benefit a specific group of people without bringing undue burden to others. The proposal before the Kansas Legislative Council (1962) concerning homestead tax exemption was intended to aid persons 65 years and older who own their residence. This might give tax relief to a majority of the aged in Kansas (Agan, 1963). Costs of home ownership, including taxes and upkeep, vary among rural and urban residents yet are an important item in the budget of most people. Relief from even a part of the tax load would benefit many of the aged.

According to Kilpatrick (1960) and the report of Advisory Commission on Intergovernmental Relations (1963), 11 states

provided tax exemption for all homesteaders in 1960, ranging from \$1,000 in Oklahoma to \$5,000 in Florida and Mississippi. Acreage limitation is a common qualifying criterion for exemption.

The taxes affected by exemption vary in the different states. In three states (Florida, Hawaii, and Oklahoma), exemptions apply to taxes levied by all units of government, while in five states (Alabama, Arkansas, Minnesota, South Dakota, and Texas), exemptions apply only to state taxes. Arkansas has repealed its state property tax law and South Dakota does not regularly levy such tax, so homestead tax exemption in these two states are not significant. In Georgia, Louisiana, and Mississippi, exemptions apply to all or most taxes, except municipalities; however, exemptions apply to the City of New Orleans taxes.

Iowa uses a tax credit plan (which has some benefits of exemption) under which 25 mills per dollar (up to \$2,500) of assessed value of homestead property is credited to the local taxpayer. Minnesota (which also has an exemption) and West Virginia have classified systems of property and tax rates which provide partial exemption for homesteads.

According to State Tax Guide (1964), Indiana, Massachusetts, New Jersey, and Oregon have enacted legislation to relieve the aged citizens of some homestead taxes. Limitations to qualify for exemption include: age (65 years in Indiana and New Jersey, beginning at 65 years in Oregon with a graduated scale to total exemption at age 80, and age 70 in Massachusetts), income,

property valuation, and length of residence. The Oregon plan provides an option to defer property tax on the homestead (that portion not exempt) of persons 65 years and older. Such deferred tax becomes a lien against the property.

Maryland, Rhode Island, and Wisconsin have enacted permissive legislation concerning homestead tax exemption as a benefit to the aged. The 1963 Maryland Legislature provided the counties and cities with an option to exempt taxpayers on basis of age, income, or property valuation by tax credit or limited rate of tax. Rhode Island, in 1963, permitted certain cities and towns to allow homestead tax exemptions up to \$1,000 of assessed valuation for persons 65 years and older. More recent action, as reported in State Tax Review (1964), is a 1964 Wisconsin law granting real property tax relief for persons 65 years and older through income tax credit.

The initial Kansas study was made in Riley County by Morse, Turner, and Wanklyn (1963) and later published in Kansas Business Review (Morse, 1964). Riley County was selected because it was convenient to the investigators. The major contributions of this study were the development of methods and procedures for obtaining data needed to estimate the effect of a homestead tax exemption and the formulation of precise questions which could be answered with available data. The questions which evolved comprise the first three objectives of this thesis. Answers were sought through identifying the aged and determining the assessed values of their homesteads. From these data it was possible to calculate the number of aged who would receive tax relief at

various dollar levels of exemption, and the dollars of valuation which would be removed from taxation at each exemption level.

The Legislative Council, upon receiving the Riley County report, was prompted to request data from other counties. Grant, Marion, Trego, and Woodson were selected because they varied significantly in ratio of aged to total county population and could be studied in a relatively short time period (Kansas Legislative Council, 1963). The study was made by Kansas' Property Valuation Department and Research Department with the cooperation of the county clerks.

The Riley County study procedures were followed, with one major exception: A homestead defined in accordance with the Kansas Constitution limitation, which is a maximum of 160 acres of farming land and the improvements thereon and one acre and the improvements thereon within an incorporated city. Both the Riley County study and this thesis employed a more liberal definition: the real property upon which the residence was located. The more liberal definition would be expected to provide a higher value estimate of homestead property.

PROCEDURE

Each of the five counties of this study is in the Southeast Extension District, which is the assigned work area of the writer. All 21 counties of the district are of interest, but to have studied all of them would have been too great a work load. The study was limited to five counties selected to highlight the differences within the district.

One of the criteria of selection was percentage of aged in the county. Percentage of aged in the 21 counties ranged from 10 per cent in Butler County with a total population of 38,295 to 22 per cent in Elk County with a total population of 5,048. Chase County was selected because it was the smallest and was considered the easiest for the investigator to establish confidence in data collection. Allen County, the location of the office and home of the writer, was selected for its convenience of study. Cherokee County, one of several counties in the district with distinctive public welfare programs, was chosen in deference to Representative Fribley's interest in homestead tax exemption program.

Thus, these five counties: Allen, Butler, Chase, Cherokee, and Elk were selected for study contingent on securing the cooperation and interest of the County Clerk or County Treasurer, so the needed records would be available. These county officials were contacted and proposal of the study was presented. Not only was their cooperation obtained, but their many helpful suggestions greatly facilitated the study.

Three basic steps were taken to obtain data needed for preparation of statistical summaries: Identified and listed persons 65 years and older by name, age, address, and number in the household for each taxing unit (township, small town, and city) for each county; determined whether the aged held title to real property and whether there was a homestead; and determined assessed values.

Data were tabulated, by county, for homestead property and for total property owned by the aged within the county. Three classifications were used for location of property: cities, rural areas, and these two were summed for county classification. The frequency of homesteads and other property owners within value class intervals were counted and summed. Totals were converted to percentages by area classification for each county, with homesteads and other property tabulated separately. The dollar value of homesteads and other property was tabulated in like manner. These data were presented in graphic and tabular form and formed the basis for calculating the proportion of aged who would benefit from homestead exemption at various dollar levels and the effect of various levels of exemption on the county tax base.

SOURCES OF DATA

Data were obtained from the official records maintained by the county clerk or treasurer in each of the five counties. Name, age, address, and number in the household were obtained from assessor enumeration records retained by the county clerk's office.

Differences in office procedures necessitated different methods of identifying the homestead property and determining assessed values. Card files are maintained in three counties. In Allen County the card file in the clerk's office indicates the property owner and where to obtain necessary information in the Assessment Record. In Butler County the card file in the

clerk's office indicates both ownership and assessed value. The Assessment Record was needed only to determine homestead status. The card file in Chase County is maintained by the treasurer and was used as in Allen County.

In Cherokee and Elk Counties, where no card files are used, tax statements were used to determine whether the aged held title to property and its assessed value. Assessment records were used to check the accuracy of data and to determine homestead property where multiple holdings were involved.

Relation of the assessed value of real property to sale price is the assessment ratio (Property Valuation Department, 1963). The state average assessment ratio is 20. Three counties were higher: 22 was county average for Allen, 24 for Elk, and 27 for Chase; Butler equaled state average and Cherokee had an average of 17. The state average assessment ratio for urban property was 15, contrasted to 20 for rural property. All counties except Cherokee were higher than the state average for urban property, and all counties except Cherokee and Butler were higher than the state's rural assessment average.

RESULTS

Results are reported in two parts: the assessed values of homesteads of the aged - by county; and the assessed value of total property held by the aged within the county (except in Butler County where the latter determination was not possible).

Assessed Values of Homesteads

Statistical summaries of data from this study are presented, alphabetically by county, in Tables 1 through 15. Graphic presentation is made in Figures 1 through 10. These results are classified by cities and rural areas and combined as county data. Following the tables and figures for each county is a brief summary analysis of data.

Data on population percentages, residence of aged, assessed value of homestead property of the aged within the county, relationship to county tax base, and the tax levy are shown for each county: Allen, Table 1; Butler, Table 4; Chase, Table 7; Cherokee, Table 10; and Elk, Table 13. The specific tax levies for each of the counties are presented in the Appendix.

Assessed valuation by number and cumulative percentage, and by cumulative dollar value and cumulative percentage are shown for each county: Allen, Table 2 and Figures 1 and 2; Butler, Table 5 and Figures 3 and 4; Chase, Table 8 and Figures 5 and 6; Cherokee, Table 11 and Figures 7 and 8; and Elk, Table 14 and Figures 9 and 10. Portion of homesteads and assessed valuation exempt at various dollar levels of exemption are shown for each county: Allen, Table 3; Butler, Table 6; Chase, Table 9; Cherokee, Table 12; and Elk, Table 15.

The variation of assessed valuation of homesteads among the counties is significant in terms of the effect of a homestead tax exemption on the tax load of the aged and the effect on the county tax base. Using \$1,000 homestead tax exemption as an

example: 25 per cent of the aged homesteaders in Butler County would be totally exempt of real property taxation on their homesteads; 39 per cent in Chase; 44 per cent in Elk; 47 per cent in Allen; and a high of 69 per cent in Cherokee County. The percentage of aged homesteaders benefited by at least one-half their tax load is much higher at the same exemption level: Butler, 57 per cent; Chase, 65 per cent; Elk, 72 per cent; Allen, 74 per cent; and Cherokee County, 89 per cent.

The effect of \$1,000 exemption level on the dollar valuation of property and on the tax base of the county varies among the counties studied. In Allen County, 22 per cent of the dollar valuation of homesteads of the aged would be removed from taxation at the \$1,000 exemption level, but only 1 per cent of the county tax base would be affected. The proportion of exemption of homesteads and the reduction of county tax bases would be: Chase, 36 per cent and 1 per cent; Butler, 43 per cent and 2 per cent; Elk, 49 per cent and 3 per cent; and Cherokee, 64 per cent and 1 per cent, respectively.

If the exemption level were raised to exempt from homestead taxation all of the aged in these five counties, the effect on the county tax base would be minor. Percentage would range from a low of 3 per cent in Chase County to a high of 6 per cent in Elk County.

Table 1. Allen County: Population, residence of aged, value of homestead property, value of total property by city, rural and county.

	CITIES	RURAL AREAS	COUNTY
POPULATION			
Total - 1960 Census (all).....	9,170	7,199	16,369
Persons 65 and older - 1960 Census.....	1,655	1,216	2,871
Percent 65 and older (1960)....	18.0	16.8	17.5
Total - 1963 Enumeration (all).	9,802	7,284	17,086
Persons 65 and older - 1963 Enumeration.....	1,609	1,212	2,821
Percent 65 and older (1963)....	16.4	16.6	16.5
Difference: Persons 65 and over Census minus Enumeration.....	-46	-4	-50
RESIDENCE OF PERSONS 65 AND OLDER			
No. living in homes owned by resident 65 and older.....	910	760	1,670
No. living in homes not owned by resident 65 and older.....	619	400	1,019
No. dwelling units owned by resident 65 and older.....	677	526	1,203
No. persons 65 and older per dwelling unit.....	1.3	1.4	1.3
VALUE OF HOMESTEADS - PERSONS 65+			
Total assessed value.....	\$830,305	\$1,046,935	\$1,877,240
Mean (ave.) assessed value.....	\$1,228	\$1,982	\$1,559
Median (ave.) assessed value...	\$950	\$1,520	\$1,070
VALUE OF ALL PROPERTY			
Total assessed value (all).....	\$7,638,511	\$24,259,262	\$31,897,773
Total assessed value all prop- erty owned by 65 and older.....	\$1,491,205	\$1,856,930	\$3,348,135
Assessed value of homesteads of persons 65+ as % of total assessed value (all).....	10.8	4.3	5.9
Assessed value of homesteads of persons 65+ as % of total assessed value (65+).....	55.6	56.3	56.0
TAX LEVY (mills) 1963...(range).....	93.22-93.78	42.99-99.15	42.99-99.15

Table 2. Allen County: Assessed valuation of city, rural and county homesteads by number and cumulative percentage and by cumulative dollar value and cumulative percentage.

ASSESSED VALUATION	CITIES				RURAL AREAS				COUNTY			
	No.	Cum. %	Cum. Value	Cum. %	No.	Cum. %	Cum. Value	Cum. %	No.	Cum. %	Cum. Value	Cum. %
< \$1,000	357	52.8	\$245,320	29.5	209	29.5	\$115,060	10.9	566	47.0	\$360,380	19.2
1,500	149	74.8	425,175	51.2	51	49.2	177,305	16.9	200	63.6	602,480	32.0
1,750	54	82.8	512,485	61.7	16	52.2	202,855	19.3	70	69.4	715,340	38.1
2,000	33	87.7	573,900	69.1	19	55.8	239,130	22.8	52	73.7	813,030	43.3
2,250	19	90.5	614,130	73.9	32	61.9	306,640	29.2	51	77.9	920,770	49.0
2,500	16	92.9	651,835	78.5	26	66.8	368,545	35.2	42	81.4	1,020,380	54.3
2,750	10	94.3	678,265	81.7	25	71.5	431,760	41.2	35	84.3	1,110,025	59.1
3,000	13	96.3	715,320	86.1	17	74.8	480,555	45.9	30	86.8	1,195,875	63.7
3,250	7	97.3	736,715	88.7	24	79.3	555,225	52.0	31	89.4	1,291,940	68.8
3,500	4	97.9	750,130	90.3	10	81.2	589,080	56.2	14	90.6	1,339,210	71.3
3,750	0	97.9	750,130	90.3	6	82.3	610,860	58.3	6	91.1	1,360,990	72.5
4,000	2	98.2	757,845	91.2	16	85.4	672,635	64.2	18	92.6	1,430,480	76.2
4,250	1	98.3	761,985	91.7	16	88.4	738,695	70.5	17	94.0	1,500,680	79.9
4,500	1	98.5	766,360	92.3	12	90.7	791,205	75.5	13	95.1	1,557,565	82.9
4,750	1	98.6	770,960	92.8	13	93.1	851,160	81.3	14	96.2	1,622,120	86.4
5,000	1	98.8	775,940	93.7	10	95.0	899,905	85.9	11	97.1	1,675,845	89.2
5,500	2	99.1	786,520	94.7	14	97.7	972,025	92.8	16	98.5	1,758,545	93.6
6,000	1	99.2	792,020	95.4	7	99.0	1,011,880	96.6	8	99.1	1,803,900	96.0
7,000	2	99.5	805,655	97.0	2	99.4	1,024,440	97.8	4	99.5	1,830,095	97.4
8,000	2	99.8	820,305	98.8	2	99.8	1,038,760	99.2	4	99.8	1,859,065	99.0
9,000	0	99.8	820,305	98.8	1	99.9	1,046,935	99.9	1	99.9	1,867,240	99.4
10,000	0	99.8	820,305	98.8	0	99.9	1,046,935	99.9	0	99.9	1,867,240	99.4
>10,000	1	100.0	830,305	100.0	0	100.0	1,046,935	100.0	1	100.0	1,877,240	100.0
Total	676				528				1204			

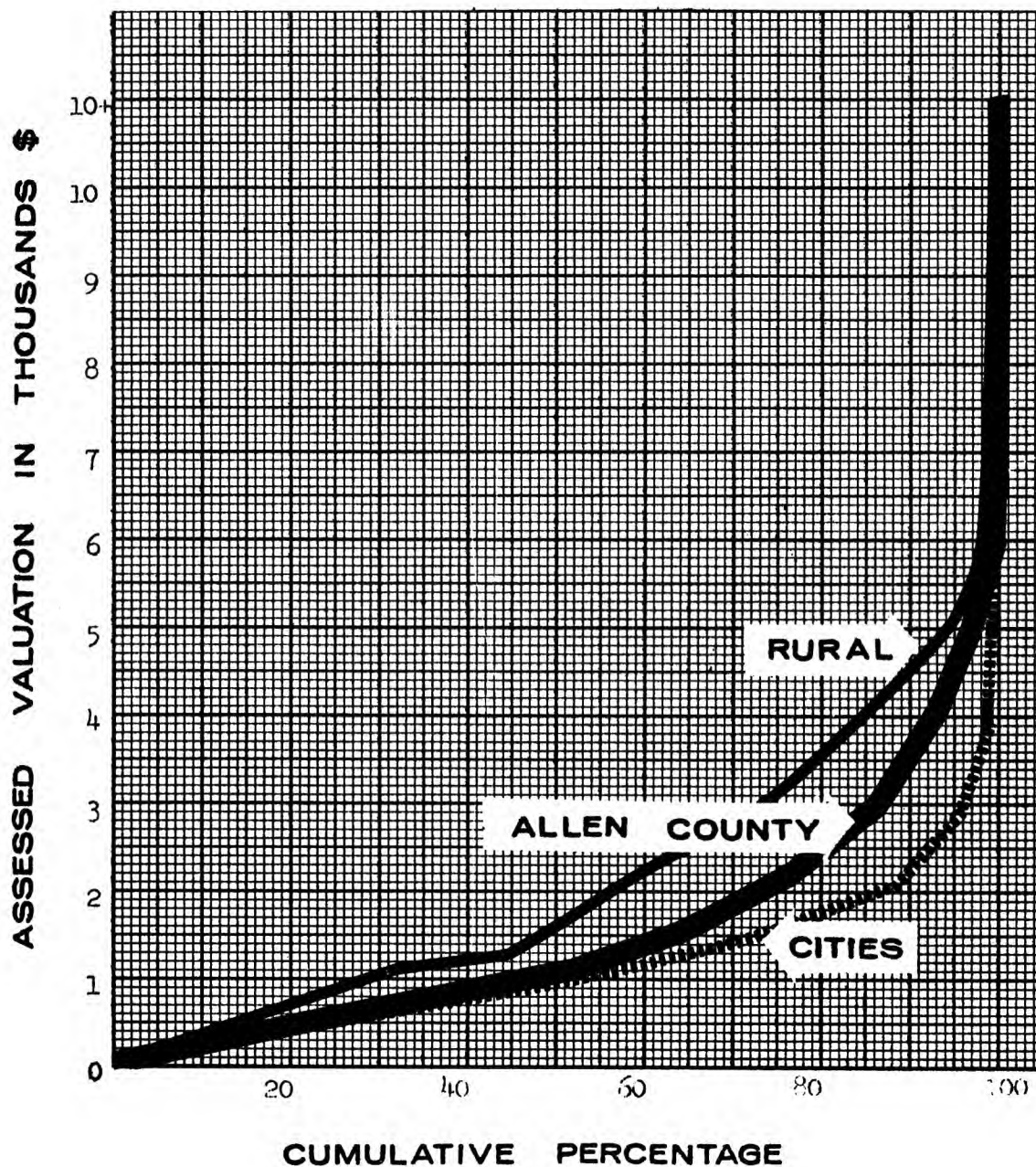


Figure 1. Allen County: Number of city, rural and county homesteads by assessed value intervals and cumulative percentage.

Source: Table 2, first two columns under cities, rural areas and county by assessed valuation.

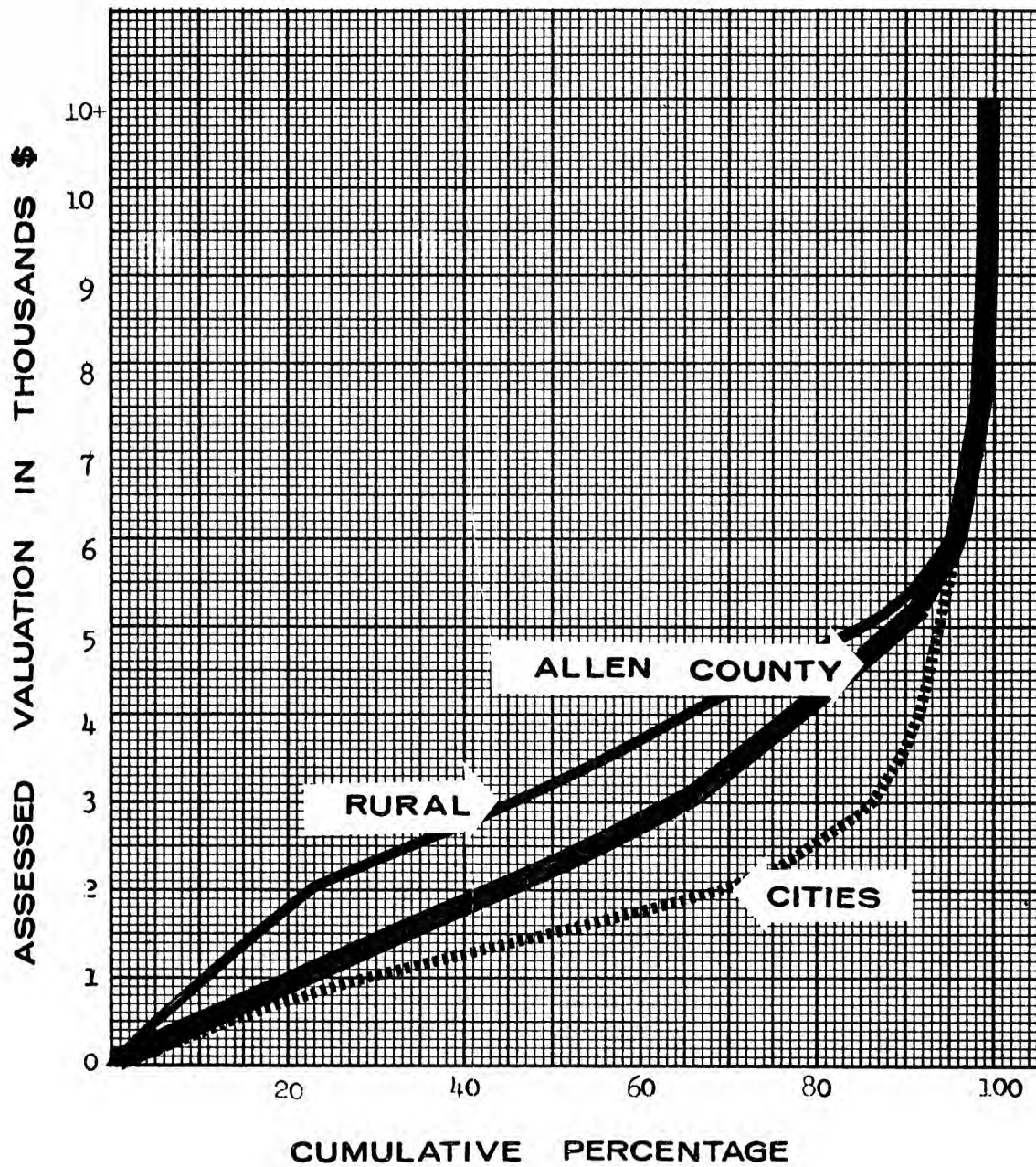


Figure 2. Allen County: Assessed value of city, rural and county homesteads by assessed value intervals and cumulative percentage.

Source: Table 2, second two columns under cities, rural areas and county by assessed valuation.

Table 3. Allen County: Portion of homesteads and assessed valuation exempt at various levels of exemption for city, rural and county.

EXEMPTION LEVEL \$	PORTION OF VALUE EXEMPT (Homesteads - City) %					ASSESSED VALUATION		
	100	75	50	25	0	Exempt \$ (000's)	Homesteads %	Property %
1,000	53	72	88	98	100	564	67.9	7.3
2,000	88	94	98	100		657	79.1	8.6
3,000	96	98	99			740	89.1	9.6
4,000	98	99	100			770	92.7	10.0
5,000	99	100				784	94.4	10.2
6,000	99					797	95.9	10.4
7,000	100					809	97.3	10.5
8,000						821	98.9	10.7
9,000						821	98.9	10.7
10,000						821	98.9	10.7
10,000 +						831	100.0	10.8

EXEMPTION LEVEL \$	PORTION OF VALUE EXEMPT (Homesteads - Rural) %					ASSESSED VALUATION		
	100	75	50	25	0	Exempt \$ (000's)	Homesteads %	Property %
1,000	30	45	56	85	100	434	41.5	1.7
2,000	56	71	85	100		472	45.1	1.9
3,000	75	85	99			614	58.6	2.5
4,000	85	99	100			750	71.6	3.0
5,000	95	100				903	86.2	3.7
6,000	99					1,017	97.1	4.1
7,000	99					1,027	99.4	4.2
8,000	100					1,040	99.4	4.2
9,000						1,047	100.0	4.3
10,000						1,047	100.0	
10,000 +						1,047	100.0	

Table 3. (concl.).

EXEMPTION LEVEL \$	PORTION OF VALUE EXEMPT (Homesteads - County) %					ASSESSED VALUATION		
	100	75	50	25	0	Exempt \$ (000's)	Homesteads %	Property %
1,000	47	64	74	93	100	424	22.6	1.3
2,000	74	84	93	100		1,129	60.1	3.5
3,000	87	93	99			1,359	72.3	4.6
4,000	93	99	100			1,519	80.9	4.7
5,000	97	100				1,710	91.0	5.3
6,000	99					1,814	96.6	5.6
7,000	100					1,836	97.8	5.7
8,000						1,861	99.1	5.8
9,000						1,868	99.5	5.8
10,000						1,868	99.5	5.8
10,000 ⁴						1,877	100.0	5.9

SUMMARY

In Allen County both city and rural areas had a gain in total population from 1960-63, but all had a loss of persons 65 years and older. Approximately 59% of the county's aged, 56% in the cities and 62% in rural areas were homesteaders, living in owner-occupied dwellings. The mean assessed value of the homesteads of the aged was \$1,228 in cities, \$1,982 in rural areas and \$1,559 for the county as a whole. The corresponding median values were \$950 in cities, \$1,520 in rural areas and \$1,070 for the county. The assessed value of the homesteads of the aged as a percentage of total assessed value of property varied from 10.8% in cities, 4.3% in rural areas and 5.9% for the county (Table 1).

Exemption of the first \$1,000 valuation of the homesteads would totally exempt 53% of the aged homesteaders in cities, 30% in rural areas and 47% for the county. It would reduce by one-half the taxes of 88% in the cities, 56% in rural areas and 74% of the county aged homesteaders. Such exemption would remove \$424,000 property value, 1.3% of the county's tax base which is about 22% of the assessed value of the homesteads of the aged.

Exemption of \$3,000 would free 87% of the aged homesteaders from taxes in the county, cut in half the taxes of 99%, remove \$1,359,000 property value, 4.6% of the county tax base which is about 72% of the assessed value of the homesteads of the aged.

If all the aged in the county were totally exempt from homestead taxes the effect on the tax base would be 5.9% of the total valuation (Table 3).

Table 4. Butler County: Population, residence of aged, value of homestead property, value of total property by city, rural and county.

	CITIES	RURAL AREAS	COUNTY
POPULATION			
Total - 1960 Census (all).....	18,957	19,438	38,395
Persons 65 and older - 1960 Census.....	1,986	1,859	3,845
Percent 65 and older (1960)....	10.5	9.5	10.0
Total - 1963 Enumeration (all).....	18,939	18,714	37,653
Persons 65 and older - 1963 Enumeration.....	1,900	1,815	3,715
Percent 65 and older (1963)....	10.0	9.6	9.8
Difference: Census minus Enumeration.....	-86	-44	-130
RESIDENCE OF PERSONS 65 AND OLDER			
No. living in homes owned by resident 65 and older.....	1,043	1,126	2,069
No. living in homes not owned by resident 65 and older.....	832	679	1,511
No. dwelling units owned by resident 65 and older.....	755	780	1,535
No. persons 65 and older per dwelling unit.....	1.3	1.4	1.3
VALUE OF HOMESTEADS - PERSONS 65+			
Total assessed value.....	\$1,418,525	\$1,799,875	\$3,218,400
Mean (ave.) assessed value.....	\$1,873	\$2,313	\$2,096
Median (ave.) assessed value...	\$1,765	\$1,750	\$1,750
VALUE OF ALL PROPERTY			
Total assessed value (all).....	\$19,431,377	\$73,153,850	\$92,585,227
Total assessed value all prop- erty owned by 65 and older.....	(this data not determined -----)		
Assessed value of homesteads of persons 65+ as % of total assessed value (all).....	7.3	2.4	3.4
Assessed value of homesteads of persons 65+ as % of total assessed value (65+).....	(this calculation not possible) (from data collected)		
TAX LEVY (mills) 1963...(range).....	76.36-94.80	39.01-97.28	39.01-97.28

Table 5. Butler County: Assessed valuation of city, rural and county homesteads by number and cumulative percentage and by cumulative dollar value and cumulative percentage.

ASSESSED VALUATION	CITIES				RURAL AREAS				COUNTY			
	No.	Cum. %	Cum. Value	Cum. %	NO.	Cum. %	Cum. Value	Cum. %	No.	Cum. %	Cum. Value	Cum. %
< \$1,000	148	19.5	\$101,645	7.1	239	30.7	\$142,630	7.9	387	25.2	\$244,275	7.5
1,500	163	41.0	299,815	21.1	113	45.2	261,740	15.6	276	43.1	581,555	18.0
1,750	64	49.5	403,975	28.4	35	49.7	338,075	18.7	99	49.6	742,050	23.0
2,000	98	62.4	586,830	41.3	46	55.6	423,570	23.5	144	59.0	1,010,400	31.3
2,250	88	74.1	773,065	54.5	39	60.6	505,330	28.0	127	67.2	1,278,395	39.7
2,500	53	81.1	898,330	63.3	29	64.4	573,445	31.8	82	72.6	1,471,775	45.7
2,750	28	84.8	971,215	68.4	33	68.6	659,190	36.6	61	76.6	1,630,405	50.6
3,000	33	89.1	1,066,275	75.1	26	71.9	734,055	40.7	59	80.4	1,800,330	55.9
3,250	17	91.4	1,119,530	78.9	25	75.1	811,770	45.1	42	83.1	1,931,300	60.0
3,500	21	94.1	1,190,410	83.9	26	78.5	899,230	49.9	47	86.2	2,089,640	64.9
3,750	6	94.9	1,211,975	85.4	20	81.1	971,145	53.9	26	87.9	2,183,120	67.8
4,000	8	96.0	1,242,785	87.6	25	84.3	1,067,655	59.3	33	90.1	2,310,440	71.7
4,250	5	96.6	1,263,535	89.0	12	85.8	1,116,800	62.0	17	91.2	2,380,335	73.9
4,500	5	97.3	1,285,295	90.6	16	87.9	1,186,365	65.9	21	92.5	2,471,660	76.7
4,750	1	97.4	1,289,995	90.9	11	89.3	1,236,905	68.7	12	93.3	2,526,900	78.5
5,000	3	97.8	1,304,380	91.9	9	90.4	1,280,395	71.1	12	94.1	2,584,775	80.3
5,500	0	97.8	1,304,380	91.9	15	92.4	1,358,410	75.4	15	95.1	2,662,790	82.7
6,000	4	98.4	1,327,330	93.5	14	94.2	1,438,835	79.9	18	96.2	2,766,165	85.9
7,000	5	99.0	1,359,670	95.8	22	97.0	1,582,130	87.8	27	98.0	2,941,800	91.3
8,000	4	99.5	1,389,900	97.9	9	98.2	1,648,555	91.5	13	98.8	3,038,455	94.4
9,000	0	99.5	1,389,900	97.9	6	98.9	1,700,205	94.4	6	99.2	3,090,105	96.0
10,000	3	100.0	1,418,525	100.0	4	99.4	1,737,250	96.5	7	99.7	3,155,775	98.0
>10,000	0	100.0	1,418,525	100.0	4	100.0	1,799,875	100.0	4	100.0	3,218,400	100.0
Total	757				778				1535			

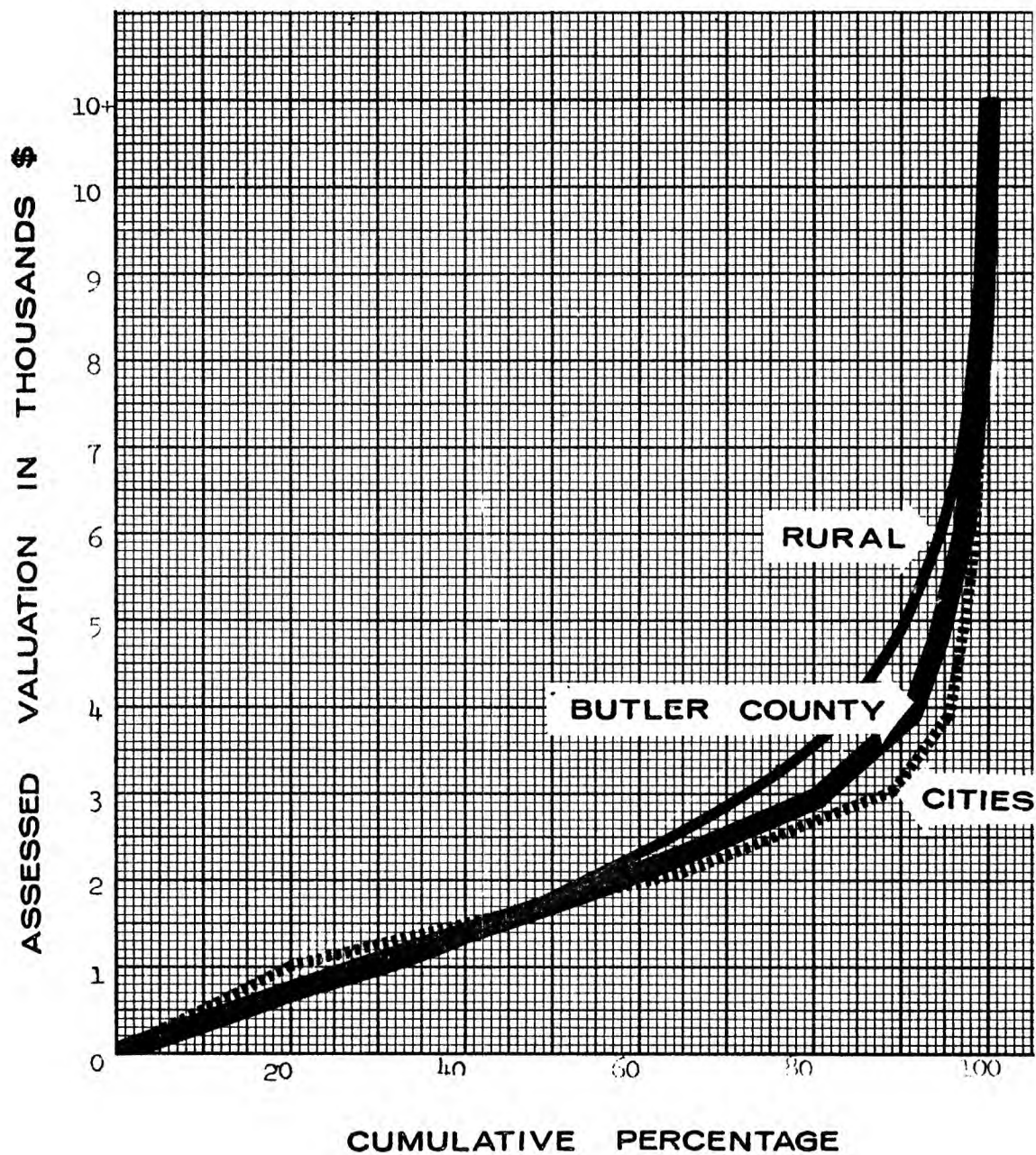


Figure 3. Butler County: Number of city, rural and county homesteads by assessed value intervals and cumulative percentage.

Source: Table 5, first two columns under cities, rural areas and county by assessed valuation.

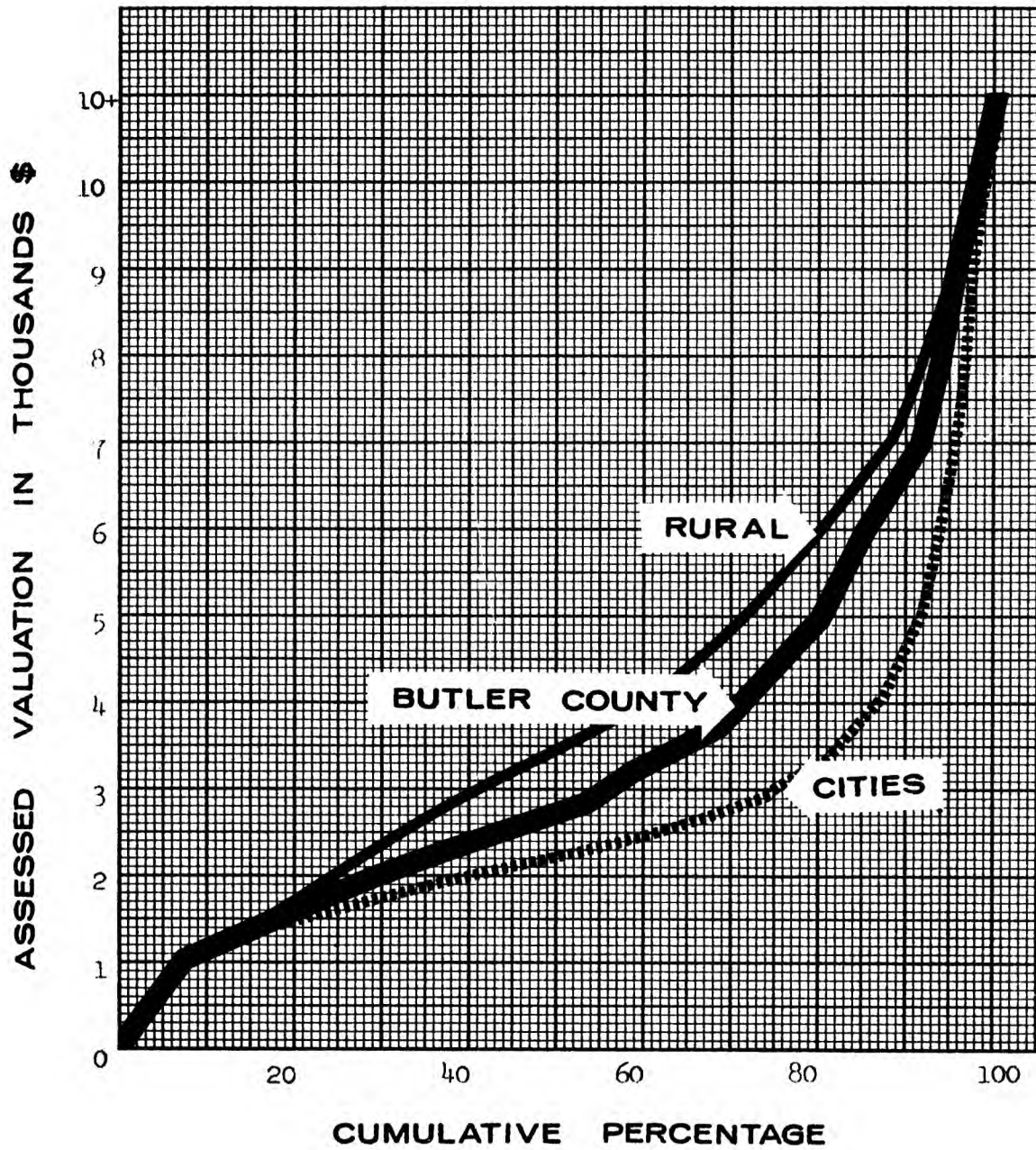


Figure 4. Butler County: Assessed value of city, rural and county homesteads by assessed value intervals and cumulative percentage.

Source: Table 5, second two columns under cities, rural areas and county by assessed valuation.

Table 6. Butler County: Portion of homesteads and assessed valuation exempt at various levels of exemption for city, rural and county.

EXEMPTION LEVEL \$	PORTION OF VALUE EXEMPT (Homesteads - Cities) %					ASSESSED VALUATION		
	100	75	50	25	0	Exempt \$ (000's)	Homesteads %	Property %
1,000	20	34	62	96	100	711	50.0	3.7
2,000	62	82	96	100		871	61.0	4.5
3,000	89	96	98			1,148	81.0	5.9
4,000	96	98	100			1,273	90.0	6.6
5,000	98	99				1,320	93.0	6.8
6,000	98	100				1,339	94.0	6.9
7,000	99					1,367	96.0	7.0
8,000	100					1,393	98.0	7.2
9,000						1,393	98.0	7.2
10,000						1,419	100.0	7.3
10,000 +						1,419	100.0	7.3

EXEMPTION LEVEL \$	PORTION OF VALUE EXEMPT (Homesteads - Rural) %					ASSESSED VALUATION		
	100	75	50	25	0	Exempt \$ (000's)	Homesteads %	Property %
1,000	31	41	56	84	100	682	38.0	.9
2,000	56	66	84	98		769	43.0	1.1
3,000	72	84	94	100		952	53.0	1.3
4,000	84	91	98			1,190	66.0	1.6
5,000	90	96	99			1,354	75.0	1.9
6,000	94	99	100			1,484	82.0	2.0
7,000	97	100				1,605	89.0	2.2
8,000	98					1,663	92.0	2.3
9,000	99					1,708	95.0	2.3
10,000	99					1,741	96.0	2.4
10,000 +	100					1,800	100.0	2.5

Table 6. (concl.).

EXEMPTION LEVEL \$	PORTION OF VALUE EXEMPT (Homesteads - County)					ASSESSED VALUATION		
						Exempt	Homesteads	Property
	%					\$	%	%
	100	75	50	25	0	(000's)		
1,000	25	37	59	90	100	1,392	43.0	1.5
2,000	59	74	90	99		1,639	51.0	1.8
3,000	80	90	96	100		2,100	65.0	2.3
4,000	90	95	99			2,462	77.0	2.7
5,000	94	97	100			2,675	83.0	2.9
6,000	96	98				2,823	88.0	3.0
7,000	98	99				2,972	92.0	3.2
8,000	99	100				3,055	95.0	3.3
9,000	99					3,101	96.0	3.3
10,000	100					3,159	98.0	3.4
10,000 ⁺						3,218	100.0	3.5

SUMMARY

In Butler County both city and rural areas had a loss in total population from 1960-63 and all also had a loss of persons 65 years and older. About 56% of the county's aged, 54% in cities and 62% in rural areas were homesteaders, living in owner-occupied dwellings. The mean assessed value of the homesteads of the aged was \$1,873 in cities, \$2,313 in rural areas and \$2,096 for the county as a whole. The corresponding median values were \$1,765 in cities, \$1,759 in rural areas and \$1,750 for the county. The assessed value of the homesteads of the aged as a percentage of total assessed value of property varied from 7.3% in cities, 2.4% in rural areas and 3.4% for the county (Table 4).

Exemption of the first \$1,000 valuation of the homesteads would totally exempt 20% of the aged homesteaders in cities, 31% in rural areas and 25% for the county. It would reduce by one-half the taxes of 62% in the cities, 56% in the rural areas and 59% of the county aged homesteaders. Such exemption would remove \$1,392,000 property value, 1.5% of the county's tax base which is about 43% of the assessed value of the homesteads of the aged.

Exemption of \$3,000 would free 80% of the aged homesteaders from taxes in the county, cut in half the taxes of 96%, remove \$2,100,000 property value, 2.3% of the county tax base which is about 65% of the assessed value of the homesteads of the aged.

If all the aged in the county were totally exempt from homestead taxes the effect on the tax base would be 3.5% of the total valuation (Table 6).

Table 7. Chase County: Population, residence of aged, value of homestead property, value of total property-no cities, rural same as county.

	CITIES	RURAL AREAS	COUNTY
POPULATION			
Total - 1960 Census (all).....			3,921
Persons 65 and older - 1960 Census.....			652
Percent 65 and older (1960)....			16.6
Total - 1963 Enumeration (all).			3,978
Persons 65 and older - 1963 Enumeration.....			674
Percent 65 and older (1963)....			16.9
Difference: Census minus Enumeration.....			22
RESIDENCE OF PERSONS 65 AND OLDER			
No. living in homes owned by by resident 65 and older.....			470
No. living in homes not owned by resident 65 and older.....			336
No. dwelling units owned by resident 65 and older.....			286
No. persons 65 and older per dwelling unit.....			1.6
VALUE OF HOMESTEADS - PERSONS 65+			
Total assessed value.....			\$654,075
Mean(ave.) assessed value.....			\$2,319
Median (ave.) assessed value...			\$1,250
VALUE OF ALL PROPERTY			
Total assessed value (all).....			\$22,560,403
Total assessed value all prop- erty owned by 65 and older.....			\$1,770,085
Assessed value of homesteads of persons 65+ as % of total assessed value (all).....			3
Assessed value of homesteads of persons 65+ as % of total assessed value (65+).....			36.9
TAX LEVY (mills) 1963...(range).....			30.14-73.16

Table 8. Chase County: Assessed valuation by county - no cities, rural same as county-homesteads by number and cumulative percentage and by cumulative dollar value and cumulative percentage.

ASSESSED VALUATION	CITIES				RURAL AREAS				COUNTY			
	No.	Cum. %	Cum.Value	Cum.%	No.	Cum. %	Cum.Value	Cum.%	No.	Cum. %	Cum.Value	Cum. %
< \$1,000									110	39.0	\$ 65,055	9.9
1,500									52	57.4	126,780	19.3
1,750									14	62.4	149,245	22.8
2,000									6	64.5	160,120	24.4
2,250									11	68.4	183,305	28.0
2,500									10	71.9	206,800	31.6
2,750									6	74.1	222,000	33.9
3,000									2	74.8	227,760	34.8
3,250									8	77.6	252,740	38.6
3,500									6	79.7	272,900	41.7
3,750									8	82.6	302,015	46.1
4,000									4	84.0	317,615	48.5
4,250									2	84.7	325,845	49.8
4,500									3	85.8	338,975	51.8
4,750									4	87.2	357,250	54.6
5,000									2	87.9	367,205	56.1
5,500									3	89.0	383,255	58.5
6,000									4	90.4	406,330	62.1
7,000									8	93.2	457,935	70.0
8,000									3	94.3	479,540	73.3
9,000									3	95.3	504,550	77.1
10,000									4	96.8	541,795	82.8
>10,000									9	100.0	654,075	100.0
Total									282			

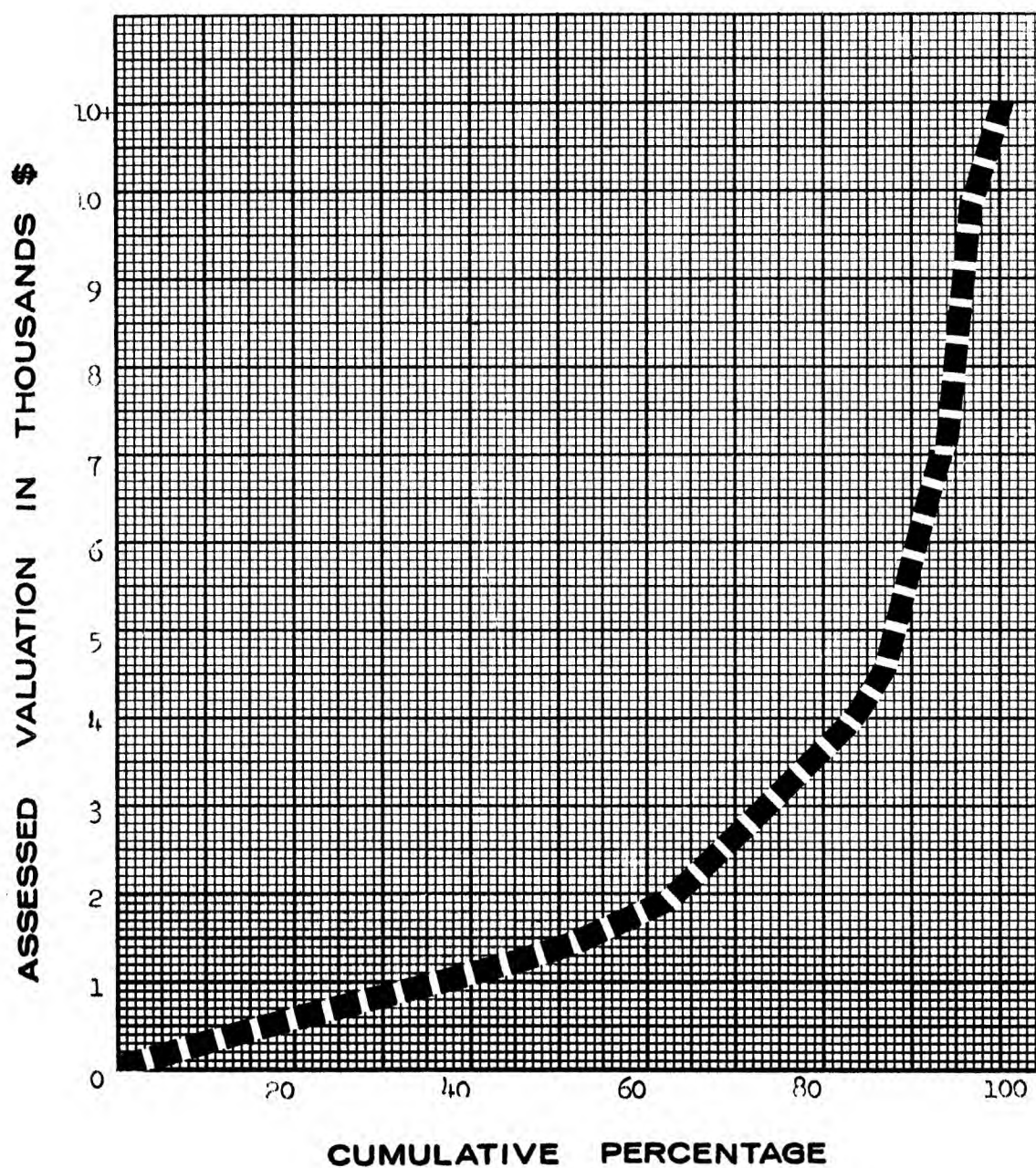


Figure 5. Chase County: Number of county -no cities, rural same as County - homesteads by assessed value intervals and cumulative percentage.

Source: Table 8, first two columns under county by assessed valuation.

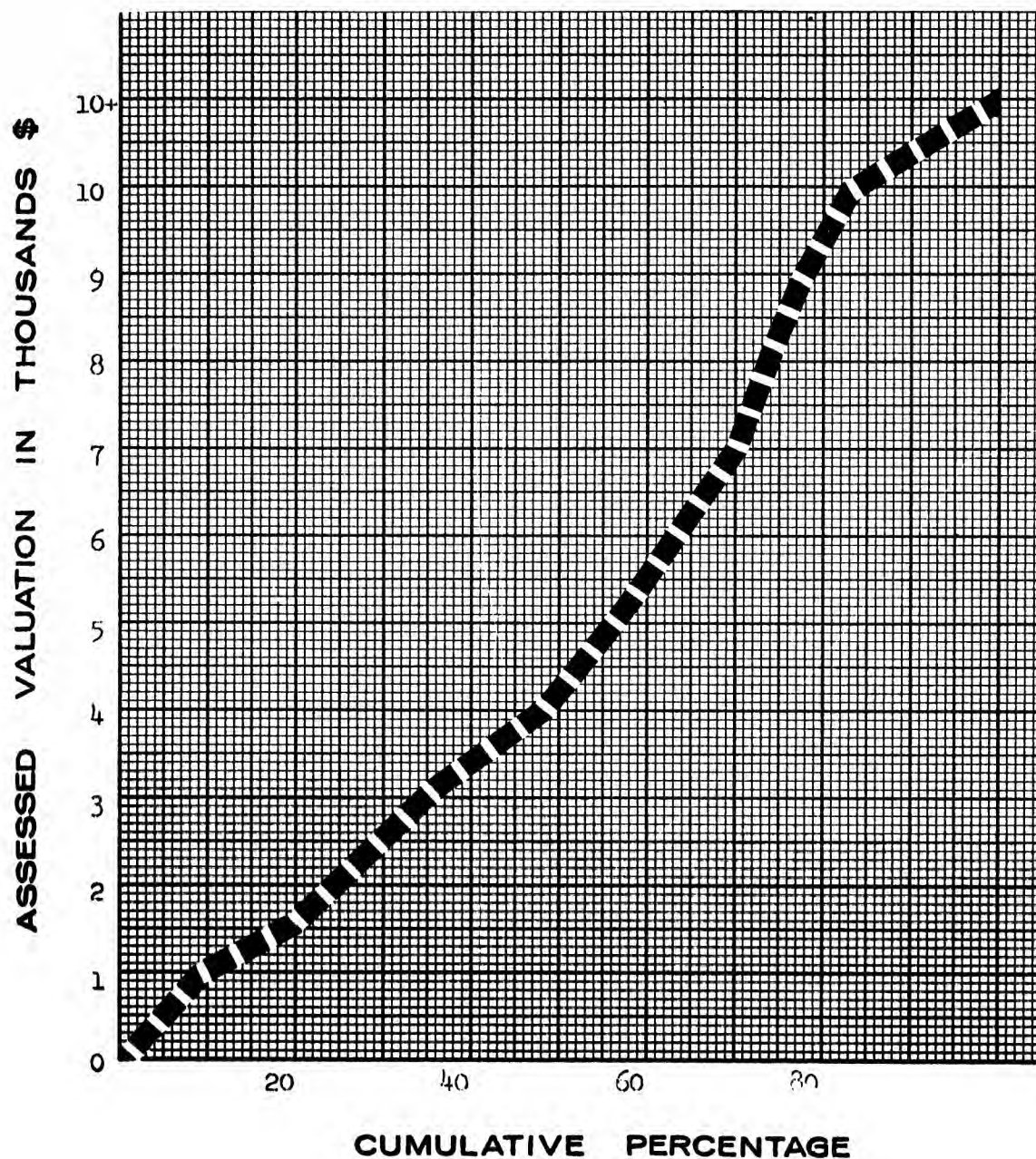


Figure 6. Chase County: Assessed value of county -no cities, rural same as county - homesteads by assessed value intervals and cumulative percentage.

Source: Table 8, second two columns under county by assessed valuation.

Table 9. Chase County: Portion of homesteads and assessed valuation exempt at various levels of exemption-no cities, rural same as county.

EXEMPTION LEVEL \$	PORTION OF VALUE EXEMPT (Homesteads - County) %					ASSESSED VALUATION		
						Exempt \$ (000's)	Homesteads %	Property %
	100	75	50	25	0			
1,000	39	55	65	84	100	237	36.0	1.0
2,000	65	73	84	94		260	40.0	1.1
3,000	75	84	90	100		299	46.0	1.3
4,000	84	88	94			362	55.0	1.6
5,000	88	92	97			401	61.0	1.7
6,000	90	94	100			433	66.0	1.9
7,000	93	96				477	73.0	2.0
8,000	94	100				496	76.0	2.1
9,000	95					518	79.0	2.2
10,000	97					551	84.0	2.4
10,000+	100					654	100.0	2.8

SUMMARY

In Chase County, which is rural, there was a gain in total population from 1960-63, and there was also a gain in persons 65 years and older. Approximately 69% of the county's aged were homesteaders, living in owner-occupied dwellings. The mean assessed value of the homesteads of the aged was \$2,319 for the county. The corresponding median value was \$1,250. The assessed value of the homesteads of the aged as a percentage of total assessed value of property was .3% for the county (Table 7).

Exemption of the first \$1,000 valuation of the homesteads would totally exempt 39% of the homesteaders 65 years and older. Such exemption would reduce by one-half the taxes of 65% of the aged homesteaders and would remove \$237,000 property value, 1.0% of the county's tax base which is about 36% of the assessed value of the homestead of the aged.

Exemption of \$3,000 would free 75% of the aged homesteaders from taxes in the county, cut in half the taxes of 90%, remove \$299,000 property value, 1.3% of the county's tax base which is about 46% of the assessed value of the homesteads of the aged.

If all the aged in the county were totally exempt from homestead taxes the effect on the tax base would be 2.8% of the total valuation (Table 9).

Table 10. Cherokee County: Population, residence of aged, value of homestead property, value of total property by city, rural and county.

	CITIES	RURAL AREAS	COUNTY
POPULATION			
Total - 1960 Census (all).....	11,720	10,559	22,279
Persons 65 and older - 1960 Census.....	1,803	1,494	3,297
Percent 65 and older (1960)....	15.3	14.1	14.8
Total - 1963 Enumeration (all)....	11,517	10,572	22,089
Persons 65 and older - 1963 Enumeration.....	1,767	1,433	3,200
Percent 65 and older (1963)....	15.3	13.5	14.4
Difference: Census minus Enumeration.....	-36	-61	-97
RESIDENCE OF PERSONS 65 AND OLDER			
No. living in homes owned by resident 65 and older.....	1,001	875	1,876
No. living in homes not owned by resident 65 and older.....	699	531	1,230
No. dwelling units owned by resident 65 and older.....	764	635	1,399
No. persons 65 and older per dwelling unit.....	1.3	1.3	1.3
VALUE OF HOMESTEADS - PERSONS 65+			
Total assessed value.....	\$579,220	\$739,350	\$1,318,570
Mean (ave.) assessed value.....	\$760	\$1,164	\$944
Median (ave.) assessed value...	\$600	\$655	\$610
VALUE OF ALL PROPERTY			
Total Assessed value (all).....	\$8,780,954	\$27,798,479	\$36,579,433
Total assessed value all prop- erty owned by 65 and older.....	\$879,925	\$1,118,345	\$1,998,270
Assessed value of homesteads of persons 65+ as % of total assessed value (all).....	6.5	2.6	3.6
Assessed value of homesteads of persons 65+ as % of total assessed value (65+).....	65.8	66.1	65.9
TAX LEVY (mills) 1963.... (range).....	101.60-113.31	57.34-98.37	57.34-113.13

Table 11. Cherokee County: Assessed valuation of city, rural and county homesteads by number and cumulative percentage and by cumulative dollar value and cumulative percentage.

ASSESSED VALUATION	CITIES				RURAL AREAS				COUNTY			
	No.	Cum. %	Cum. Value	Cum. %	No.	Cum. %	Cum. Value	Cum. %	No.	Cum. %	Cum. Value	Cum. %
< \$1,000	575	75.4	\$ 284,000	49.0	382	60.1	\$ 155,375	21.0	957	68.5	\$ 439,375	33.3
1,500	110	89.8	411,855	71.1	65	70.3	233,760	31.6	175	81.0	645,615	48.9
1,750	32	94.0	461,980	79.7	31	75.2	283,725	37.3	63	85.5	745,705	56.5
2,000	20	96.7	498,705	86.1	26	79.3	332,360	44.9	46	88.8	831,065	63.0
2,250	2	96.9	502,730	86.7	21	82.6	376,680	50.9	23	90.4	879,410	66.6
2,500	3	97.3	509,585	87.9	25	86.6	435,380	58.8	28	92.4	944,965	71.6
2,750	5	98.0	522,685	90.2	18	89.4	482,375	65.2	23	94.1	1,005,060	76.2
3,000	0	98.0	522,685	90.2	6	90.3	499,440	67.5	6	94.5	1,022,125	77.5
3,250	2	98.2	528,885	91.3	6	91.3	518,125	70.0	8	95.1	1,047,010	79.4
3,500	5	98.9	545,645	94.2	8	92.6	545,055	73.7	13	96.0	1,090,700	82.7
3,750	5	99.6	563,570	97.2	15	94.6	599,605	81.1	20	97.4	1,163,175	88.2
4,000	1	99.7	567,520	97.9	12	96.8	646,050	87.3	13	98.4	1,213,570	92.0
4,250	0	99.7	567,520	97.9	9	98.2	683,185	92.4	9	99.0	1,250,705	94.8
4,500	0	99.7	567,520	97.9	2	98.5	691,760	93.5	2	99.2	1,259,280	95.5
4,750	1	99.8	572,220	98.7	3	99.0	705,635	95.4	4	99.5	1,277,855	96.9
5,000	0	99.8	572,220	98.7	3	99.5	720,110	97.4	3	99.6	1,292,330	98.0
5,500	0	99.8	572,220	98.7	1	99.6	725,560	98.1	1	99.7	1,297,780	98.4
6,000	0	99.8	572,220	98.7	0	99.6	725,560	98.1	0	99.7	1,297,780	98.4
7,000	0	99.8	572,220	98.7	1	99.8	732,160	99.0	1	99.8	1,304,380	98.9
8,000	1	100.0	579,220	100.0	1	100.0	739,350	100.0	2	100.0	1,318,570	100.0
9,000	0	100.0	579,220	100.0	0	100.0	739,350	100.0	0	100.0	1,318,570	100.0
10,000	0	100.0	579,220	100.0	0	100.0	739,350	100.0	0	100.0	1,318,570	100.0
>10,000	0	100.0	579,220	100.0	0	100.0	739,350	100.0	0	100.0	1,318,570	100.0
Total	762				635				1397			

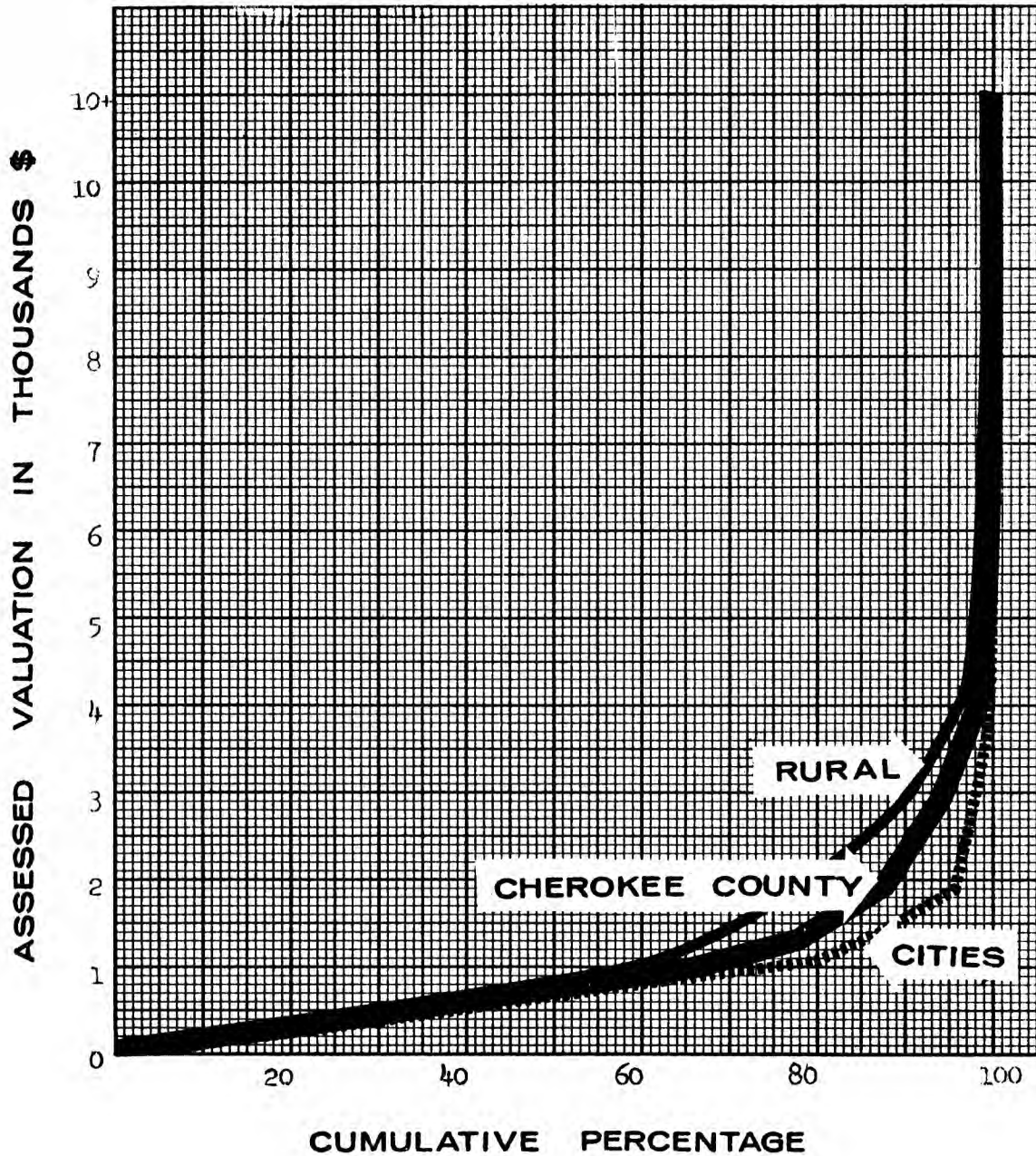


Figure 7. Cherokee County: Number of city, rural and county home-steads by assessed value intervals and cumulative percentage.

Source: Table 11, first two columns under cities, rural areas and county by assessed valuation.

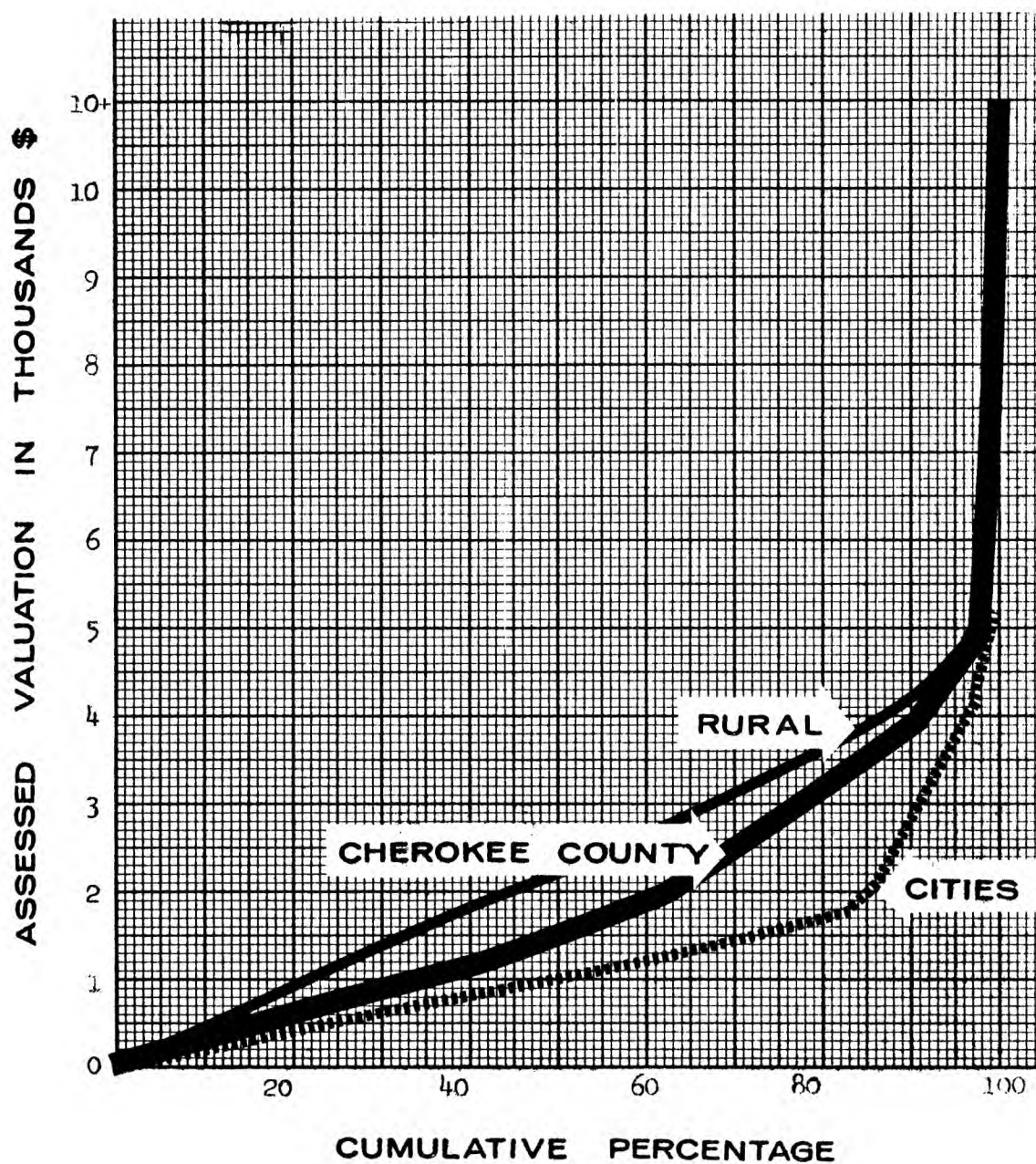


Figure 8. Cherokee County: Assessed value of city, rural and county homesteads by assessed value intervals and cumulative percentage.

Source: Table 11, second two columns under cities, rural areas and county by assessed valuation.

Table 12. (concl.).

EXEMPTION LEVEL \$	PORTION OF VALUE EXEMPT (Homesteads - County) %					ASSESSED VALUATION		
	100	75	50	25	0	Exempt \$ (000's)	Homesteads %	Property %
1,000	69	83	89	98	100	839	64.0	1.2
2,000	89	93	98	100		987	75.0	2.2
3,000	95	98	100			1,098	83.0	3.0
4,000	98	100				1,236	94.0	3.4
5,000	100					1,296	98.0	3.5
6,000						1,301	99.0	3.6
7,000						1,306	99.0	3.6
8,000						1,319	100.0	3.6
9,000								
10,000								
10,000+								

SUMMARY

In Cherokee County the city areas lost total population, rural areas and the county as a whole gained from 1960-63, but all had a loss of persons 65 years and older. About 58% of the county's aged, 56% in cities and 61% in rural areas were homesteaders, living in owner-occupied dwellings. The mean assessed value of the homesteads of the aged was \$769 in cities, \$1,164 in rural areas and \$944 for the county as a whole. The corresponding median values were \$600 in cities, \$665 in rural areas and \$610 for the county. The assessed value of the homesteads of the aged as a percentage of total assessed value of property varied from 10.0% in cities, 4.0% in rural areas and 5.5% for the county (Table 10).

Exemption of the first \$1,000 valuation of the homesteads would totally exempt 75% of the aged homesteaders in cities, 60% in rural areas and 69% for the county. It would reduce by one-half the taxes of 97% in cities, 79% in rural areas and 89% of the county aged homesteaders. Such exemption would remove \$839,000 property value, 1.2% of the county's tax base which is about 64% of the assessed value of the homesteads of the aged.

Exemption of \$3,000 would free 95% of the aged homesteaders from taxes in the county, cut in half the taxes of 100%, remove \$1,098,000 property value, 3.0% of the county's tax base which is about 83% of the assessed value of the homesteads of the aged.

If all the aged in the county were totally exempt from homestead taxes the effect on the tax base would be 3.6% of the total valuation (Table 12).

Table 13. Blk County: Population, residence of aged, value of homestead property, value of total property--no city, rural same as county.

	CITIES	RURAL AREAS	COUNTY
POPULATION			
Total - 1960 Census (all).....			5,048
Persons 65 and older - 1960 Census.....			1,115
Percent 65 and older (1960)....			22.0
Total - 1963 Enumeration (all)....			5,015
Persons 65 and older - 1963 Enumeration.....			1,060
Percent 65 and older (1963)....			21.1
Difference: Census minus Enumeration.....			-55
RESIDENCE OF PERSONS 65 AND OLDER			
No. living in homes owned by resident 65 and older.....			887
No. living in homes not owned by resident 65 and older.....			361
No dwelling units owned by resident 65 and older.....			535
No. persons 65 and older per dwelling unit.....			1.6
VALUE OF HOMESTEADS-PERSONS 65+			
Total assessed value.....			\$921,745
Mean (ave.) assessed value.....			\$1,722
Median (ave.) assessed value...			\$1,300
VALUE OF ALL PROPERTY			
Total assessed value (all).....			\$14,603,014
Total assessed value all prop- erty owned by 65 and older.....			\$1,814,745
Assessed value of homesteads of persons 65+ as % of total assessed value (all).....			6.3
Assessed value of homesteads of persons 65+ as % of total assessed value (65+).....			50.7
TAX LEVY (mills) 1963 ....(range)....			46.72-77.17

Table 14. Elk County: Assessed valuation by county-no cities, rural same as county-homesteads by number and cumulative percentage and by cumulative dollar value and cumulative percentage.

ASSESSED VALUATION	CITIES				RURAL AREAS				COUNTY			
	No.	Cum. %	Cum.Value	Cum.%	No.	Cum. %	Cum.Value	Cum.%	No.	Cum. %	Cum.Value	Cum. %
< \$1,000									237	44.30	\$1149,055	16.2
1,500									87	60.56	256,185	27.7
1,750									33	66.73	309,180	33.5
2,000									27	71.78	359,000	38.9
2,250									26	76.64	413,995	44.9
2,500									9	78.32	435,270	47.2
2,750									17	81.50	479,045	51.9
3,000									12	83.74	513,285	55.6
3,250									8	85.23	538,175	58.3
3,500									15	88.04	588,460	63.8
3,750									9	89.72	620,775	67.3
4,000									7	91.03	647,985	70.3
4,250									8	92.52	680,785	73.8
4,500									4	93.27	698,550	75.7
4,750									5	94.20	721,665	78.2
5,000									5	95.14	745,680	80.9
5,500									9	96.82	792,770	86.0
6,000									5	97.76	821,345	89.1
7,000									5	98.69	854,165	92.6
8,000									2	99.06	869,625	94.3
9,000									0	99.06	869,625	94.3
10,000									3	99.63	897,635	97.3
>10,000									2	100.0	921,745	100.0
Total									535			

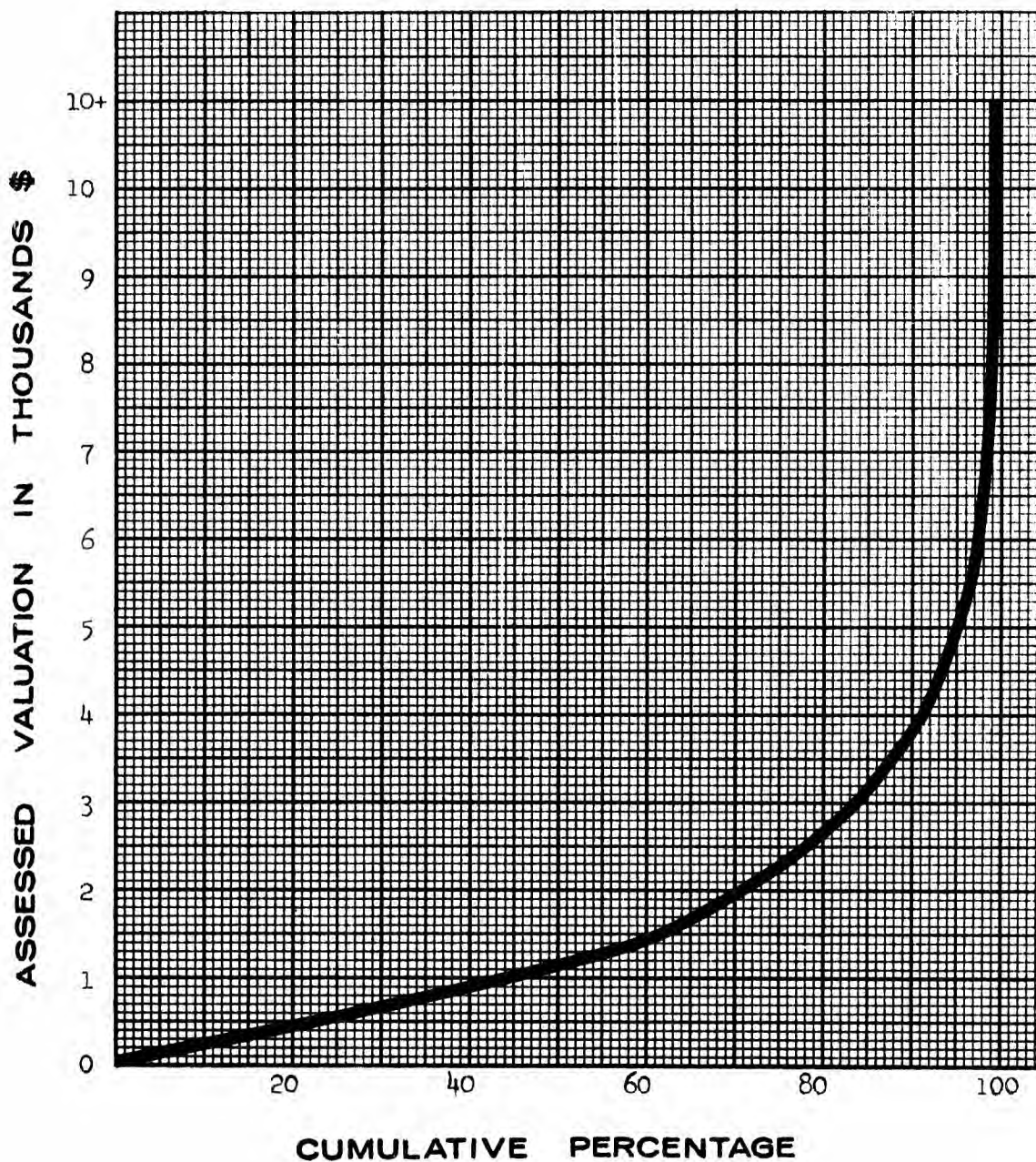


Figure 9. Elk County: Number of county - no cities, rural same as county - homesteads by assessed value intervals and cumulative percentage.

Source: Table 14, first two columns under county by assessed valuation.

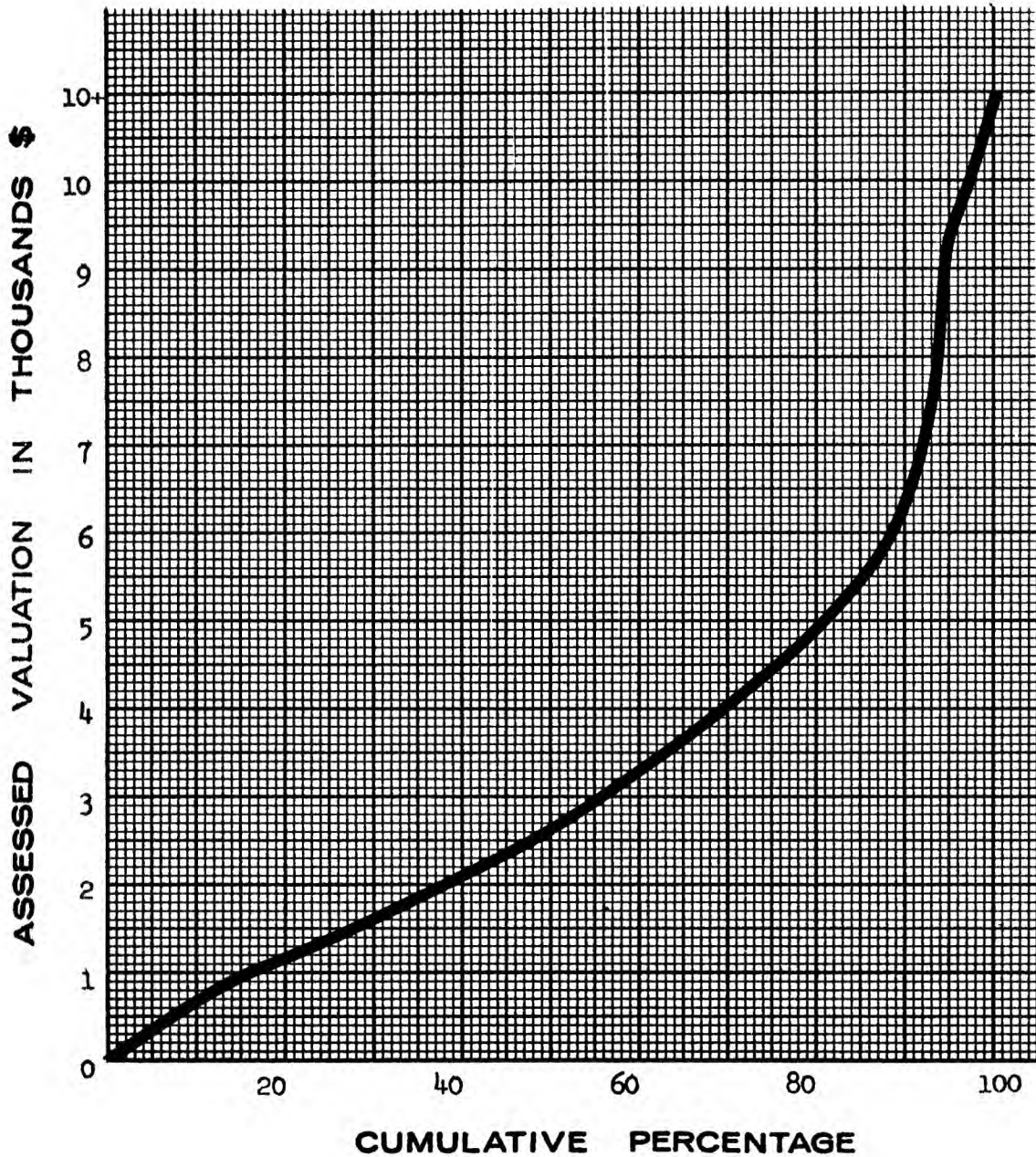


Figure 10. Elk County: Assessed value of county - no cities, rural same as county - homesteads by assessed value intervals and cumulative percentage.

Source: Table 14, second two columns under county by assessed valuation.

Table 15. Elk County: Portion of homesteads and assessed valuation exempt at various levels of exemption-no cities, rural same as county.

EXEMPTION LEVEL \$	PORTION OF VALUE EXEMPT (Homesteads - County) %					ASSESSED VALUATION		
						Exempt \$	Homesteads %	Property %
	100	75	50	25	0	(000's)		
1,000	44	61	72	91	100	448	48.5	3.0
2,000	72	82	91	99		510	55.3	3.5
3,000	84	91	98	100		600	65.1	4.1
4,000	91	98	99			696	75.5	4.8
5,000	95	99	100			772	83.7	5.3
6,000	98	99				833	90.4	5.7
7,000	99	100				861	93.4	5.9
8,000	99					875	94.8	6.0
9,000	99					875	94.8	6.0
10,000	100					899	97.6	6.2
10,000+						922	100.0	6.3

SUMMARY

In Elk County, which is rural, there was a loss in total population from 1960-63, and there was also a loss in persons 65 years and older. Approximately 83% of the county's aged were homesteaders, living in owner-occupied dwellings. The mean assessed value of the homesteads of the aged was \$1,722 for the county. The corresponding median value was \$1,300. The assessed value of the homesteads of the aged as a percentage of total assessed value of property was 6.3% for the county (Table 13).

Exemption of the first \$1,000 valuation of the homesteads would totally exempt 44% of the homesteaders 65 years and older. Such exemption would reduce by one-half the taxes of 72% of the aged homesteaders, and would remove \$448,000 property value, 3.0% of the county's tax base which is about 49% of the assessed value of the homesteads of the aged.

Exemption of \$3,000 would free 84% of the aged homesteaders from taxes in the county, cut in half the taxes of 98%, remove \$600,000 property value, 4.1% of the county's tax base which is about 65% of the assessed value of the homesteads of the aged.

If all the aged in the county were totally exempt from homestead taxes the effect on the tax base would be 6.3% of the total valuation (Table 15).

Assessed Value of Total Property

The purpose of this section was to estimate the assessed value of property owned by the aged within the enumerated county, and to relate this value to the county tax base. The number and cumulative percentage of property owners and cumulative dollar value and cumulative percentage of property for each county is given: Allen, Table 16; Chase, Table 17; Cherokee, Table 18; and Elk, Table 19.

Comparative data for the four counties are shown in Figure 11 for the number and cumulative percentage of aged property owners. Likewise, Figure 12 shows, for the four counties, cumulative dollar value and cumulative percentage of property owned by the aged within each enumerated county.

Assessed value of property within the county, owned by the aged, ranged from 5 per cent in Cherokee County; 8 per cent in Chase; 10 per cent in Allen; to a high of 12 per cent in Elk County. It is noted that Elk County also has the highest ratio of aged to total county population.

Table 16. Allen County: Assessed valuation of total city, rural and county property by number and cumulative percentage and by cumulative dollar value and cumulative percentage.

ASSESSED VALUATION	CITIES				RURAL AREAS				COUNTY			
	No.	Cum.%	Cum.Value	Cum.%	No.	Cum. %	Cum.Value	Cum.%	No.	Cum.%	Cum.Value	Cum.%
< \$1,000	321	45.6	\$ 211,115	14.1	194	33.9	\$ 95,600	5.1	515	40.3	\$ 306,715	9.1
1,500	144	66.1	384,575	25.7	55	43.5	161,610	8.7	199	56.0	546,185	16.3
1,750	47	72.8	460,550	30.8	13	45.8	182,295	9.8	60	60.7	642,845	19.2
2,000	34	77.6	524,040	35.1	16	48.6	212,480	11.4	50	64.6	736,520	22.0
2,250	21	80.6	568,455	38.1	25	52.9	264,750	14.2	46	68.2	833,205	24.8
2,500	11	82.2	594,330	39.8	19	56.3	309,700	16.6	30	70.5	904,030	27.0
2,750	8	83.3	615,410	41.2	13	58.5	343,910	18.5	21	72.2	959,320	28.6
3,000	16	85.6	661,195	44.3	19	61.8	398,575	21.4	35	74.9	1,059,770	31.6
3,250	5	86.3	676,820	45.3	11	63.8	432,735	23.3	16	76.2	1,109,555	33.4
3,500	6	87.2	697,080	46.7	9	65.3	463,135	24.9	15	77.4	1,160,215	34.6
3,750	8	88.3	725,940	48.6	11	67.3	502,945	27.0	19	78.9	1,228,885	36.7
4,000	7	89.3	753,125	50.5	17	70.2	568,740	30.6	24	80.7	1,321,865	39.4
4,250	9	90.6	789,850	52.9	21	73.9	655,225	35.2	30	83.1	1,445,075	43.1
4,500	6	91.4	815,840	54.7	9	75.5	694,190	37.3	15	84.3	1,510,030	45.1
4,750	2	91.7	825,205	55.3	12	77.6	749,595	40.3	14	85.4	1,574,800	47.0
5,000	5	92.4	849,780	56.9	14	80.0	817,600	44.0	19	86.8	1,667,380	49.8
5,500	6	93.3	881,320	59.1	20	83.5	921,645	49.6	26	88.9	1,802,965	53.8
6,000	7	94.3	921,995	61.8	15	86.1	1,007,095	53.2	22	90.6	1,929,090	57.6
7,000	7	95.3	966,050	64.7	16	88.9	1,108,960	59.7	23	92.4	2,075,010	61.9
8,000	1	95.4	973,425	65.2	14	91.4	1,213,840	65.3	15	93.6	2,187,265	65.3
9,000	3	95.8	988,950	66.9	4	93.8	1,331,900	71.7	17	94.9	2,330,850	69.6
10,000	3	96.3	1,027,800	68.9	5	94.7	1,379,355	74.2	8	95.6	2,407,155	71.9
>10,000	26	100.0	1,491,205	100.0	30	100.0	1,856,930	100.0	56	100.0	3,348,135	100.0
Total	703				572				1275			

Table 17. Chase County: Assessed valuation of total county - no cities, rural same as county- property by number and cumulative percentage and by cumulative dollar value and cumulative percentage.

ASSESSED VALUATION	CITIES				RURAL AREAS				COUNTY			
	No.	Cum. %	Cum.Value	Cum.%	No.	Cum. %	Cum.Value	Cum. %	No.	Cum. %	Cum.Value	Cum. %
< \$1,000									90	30.2	\$ 51,395	2.9
1,500									42	44.2	101,005	5.7
1,750									7	46.6	112,355	6.3
2,000									5	48.3	121,705	6.8
2,250									7	50.6	136,500	7.7
2,500									9	53.6	157,435	8.8
2,750									2	54.3	162,610	9.1
3,000									4	55.7	174,170	9.8
3,250									6	57.7	192,795	10.8
3,500									7	60.0	216,335	12.2
3,750									6	62.0	238,455	13.4
4,000									8	64.7	269,630	15.2
4,250									4	66.1	286,090	16.1
4,500									6	68.1	312,285	17.6
4,750									3	69.1	326,070	18.4
5,000									1	69.4	331,065	18.7
5,500									0	69.4	331,065	18.7
6,000									5	71.1	359,860	20.4
7,000									15	76.1	456,360	25.7
8,000									10	79.5	530,500	29.9
9,000									4	80.8	564,290	31.8
10,000									9	84.8	647,730	36.5
>10,000									48	100.0	1,770,085	100.0
Total									298			

Table 18. Cherokee County: Assessed valuation of total city, rural and county property by number and cumulative percentage and by cumulative dollar value and cumulative percentage.

ASSESSED VALUATION	CITIES				RURAL AREAS				COUNTY			
	No.	Cum. %	Cum. Value	Cum. %	No.	Cum. %	Cum. Value	Cum. %	No.	Cum. %	Cum. Value	Cum. %
< \$1,000	534	67.8	\$ 269,865	30.6	368	56.2	\$ 148,465	13.2	902	62.6	\$ 418,330	20.9
1,500	120	83.1	409,760	46.5	46	63.3	202,795	18.1	166	74.1	612,555	30.6
1,750	30	86.9	458,010	52.0	30	67.8	251,035	22.4	60	78.2	709,045	35.4
2,000	26	90.2	506,715	57.5	19	70.6	285,110	25.4	44	81.3	791,825	39.6
2,250	13	91.8	532,165	60.4	18	73.4	323,115	28.8	31	83.4	855,280	42.8
2,500	12	93.3	560,420	63.6	19	76.3	368,025	32.9	31	85.6	928,445	46.4
2,750	6	94.1	576,125	65.4	18	79.0	415,160	37.1	24	87.3	991,285	49.6
3,000	5	94.7	590,640	67.1	10	80.5	444,040	39.7	15	88.3	1,034,680	51.7
3,250	4	95.2	603,115	68.5	14	82.7	487,005	43.5	18	89.5	1,090,120	54.5
3,500	6	96.0	623,595	70.8	10	84.2	520,620	46.5	16	90.7	1,144,215	57.2
3,750	6	96.8	645,395	73.3	11	85.9	560,690	50.1	17	91.8	1,206,085	60.3
4,000	4	97.3	660,840	75.1	13	87.9	611,005	54.6	17	93.0	1,271,845	63.6
4,250	3	97.7	673,180	76.5	12	89.7	660,845	59.0	15	94.0	1,334,025	66.7
4,500	1	97.8	677,645	77.0	4	90.3	678,235	60.6	5	94.4	1,355,880	67.8
4,750	1	97.9	682,165	77.5	8	91.6	715,180	63.9	9	95.0	1,397,345	69.9
5,000	0	97.9	682,165	77.5	8	92.8	754,270	67.4	8	95.6	1,436,435	71.8
5,500	1	98.0	687,390	78.1	3	93.2	770,150	68.8	4	95.9	1,457,540	72.9
6,000	1	98.2	693,365	78.7	8	94.5	815,840	72.9	9	96.5	1,509,205	75.5
7,000	5	98.8	724,550	82.3	8	95.7	866,700	77.5	13	97.4	1,591,250	79.6
8,000	0	98.8	724,550	82.3	11	97.4	949,270	84.8	11	98.1	1,673,820	83.7
9,000	1	98.9	733,315	83.3	9	98.7	1,026,605	91.8	10	98.8	1,759,920	88.0
10,000	1	99.1	742,420	84.4	3	99.2	1,054,180	94.2	4	99.1	1,796,600	89.9
>10,000	7	100.0	879,925	100.0	5	100.0	1,118,345	100.0	12	100.0	1,998,270	100.0
Total	787				654				1441			

Table 19. Elk County: Assessed valuation of total county - no cities, rural same as county- property by number and cumulative percentage and by cumulative dollar value and cumulative percentage.

ASSESSED VALUATION	CITIES				RURAL AREAS				COUNTY			
	No.	Cum. %	Cum.Value	Cum.%	No.	Cum. %	Cum.Value	Cum.%	No.	Cum.%	Cum.Value	Cum. %
< \$1,000									207	33.7	\$ 127,805	7.04
1,500									73	51.0	216,900	11.95
1,750									30	56.5	265,265	14.62
2,000									13	58.9	289,895	15.97
2,250									18	62.2	328,315	18.09
2,500									11	64.2	354,020	19.51
2,750									15	66.9	392,920	21.65
3,000									11	68.9	424,525	23.39
3,250									11	70.9	458,945	25.29
3,500									15	73.7	509,300	28.06
3,750									5	74.6	527,095	29.04
4,000									10	76.4	565,660	31.17
4,250									7	77.7	594,515	32.76
4,500									13	80.1	651,900	35.92
4,750									4	80.8	670,385	36.94
5,000									8	82.3	708,910	39.06
5,500									8	83.7	750,670	41.36
6,000									9	85.4	802,365	44.21
7,000									15	88.1	898,855	49.53
8,000									14	90.6	1,004,180	55.33
9,000									6	91.7	1,056,075	58.19
10,000									9	93.4	1,141,730	62.91
>10,000									36	100.0	1,814,745	100.00
Total									548			

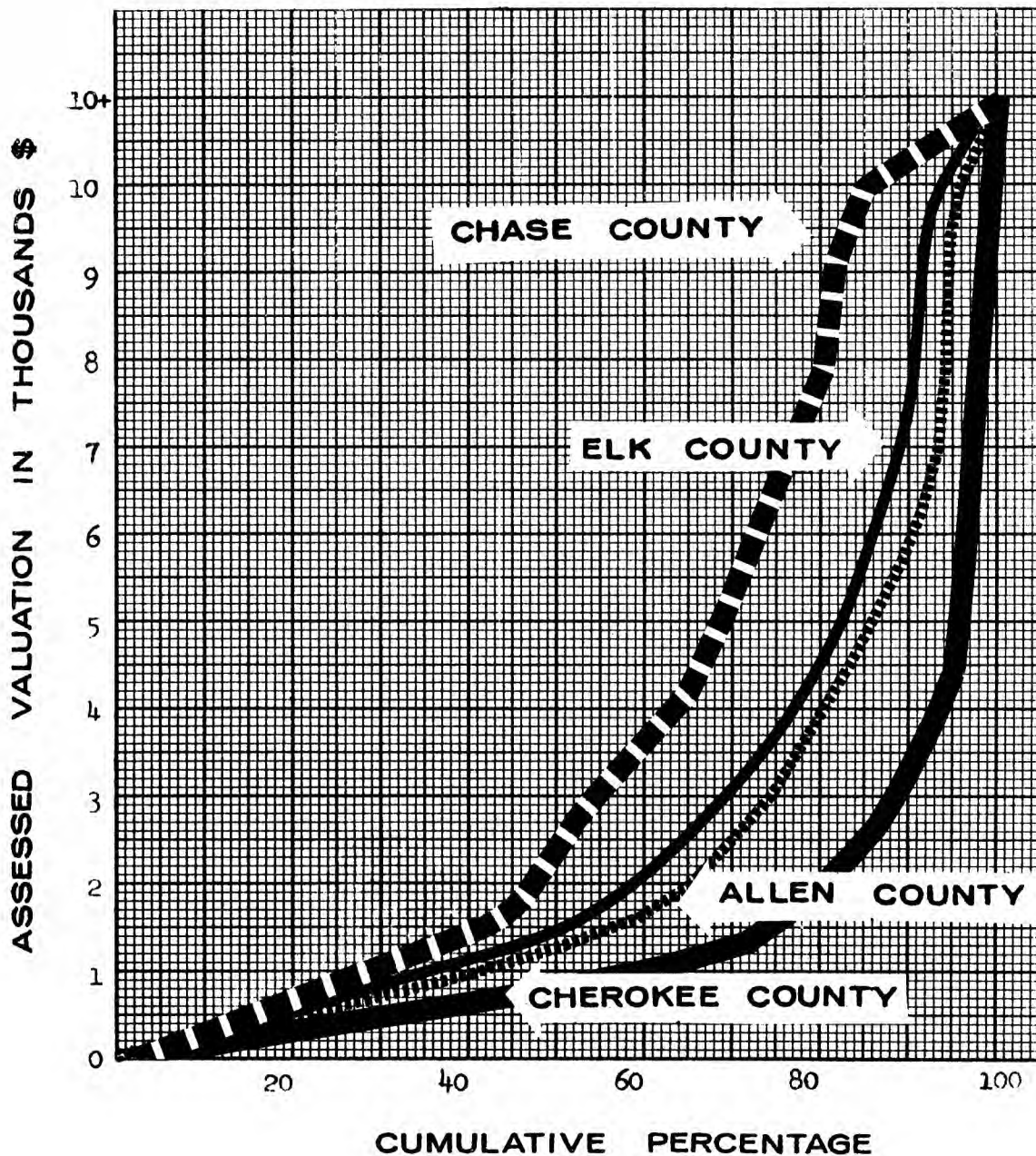


Figure 11. Allen, Chase, Cherokee and Elk Counties: Number of property owners by assessed value intervals and cumulative percentage.

Source: Tables 16, 17, 18 and 19, first two columns under county by assessed valuation.

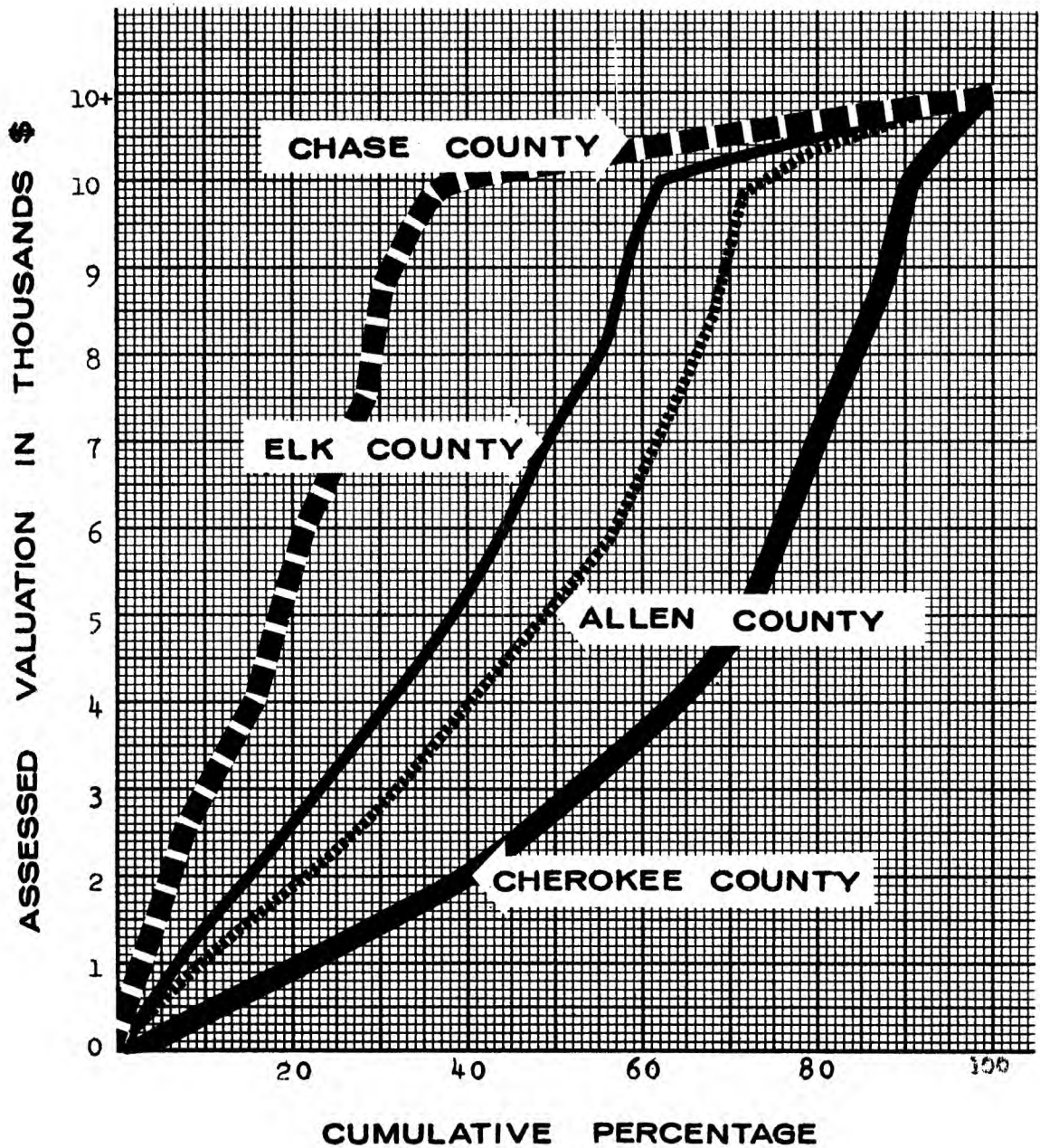


Figure 12. Allen, Chase, Cherokee and Elk Counties: Assessed value of total property by assessed value intervals and cumulative percentage.

Source: Tables 16, 17, 18 and 19, second two columns under county by assessed valuation.

CONCLUSIONS

In each of these four counties, homestead property was less than one-half the value of total property owned by the aged within the county. Approximate median assessed valuation of homesteads and of total property owned by the aged within the county are shown in Tables 2 and 16 for Allen County: \$2,250 for homesteads and \$5,000 for total property. Comparable data in Tables 8 and 17 for Chase County are \$4,250 and 'over' \$10,000; in Tables 11 and 18 for Cherokee County are \$1,500 and \$2,750; and in Tables 14 and 19 for Elk County are \$1,500 and \$7,000. Except in Cherokee County, the assessed value of homestead property is a minor portion of real property owned by the aged within the county.

Even though their homesteads might be totally exempt, the aged citizens who own other real property would pay taxes on a significant portion of their holdings. Nevertheless, because of the skewed distribution of property ownership, homestead tax exemption would relieve a majority of the aged of taxation. The majority of the aged owned no real property other than their homestead. For example, in Cherokee County, 902 of the 957 persons owning property within the county, with assessed valuation of \$1,000 or less, owned only their homestead (Tables 11 and 18). These 902 aged persons, whose ownership is limited to their homestead, are 95 per cent of the aged within the county who own property assessed at \$1,000 or less. In Allen, Elk, and Chase Counties, the percentages are 91, 88, and 82, respectively.

The results of the five counties of this study, combined with the previously reported Kansas studies, show that the effect of homestead tax exemption would vary considerably from county to county. Not only are there differences in dollar value of real property from county to county, but tax assessment ratios and numbers of aged persons also are different. A \$1,500 homestead tax exemption would totally exempt 29 per cent of the aged homesteaders in Grant County, the lowest percentage in the 10 counties studied, and 80 per cent in Cherokee County, the highest percentage. The burden of such exemption level on the county tax base would not exceed Woodson County's 4 per cent.

The effect of different levels of exemption would be significantly different among the counties. For example, at a \$3,000 homestead exemption level: percentage of aged homesteaders exempt would range from 44 per cent in Riley County to 95 per cent in Cherokee County; assessed valuation exempt would range from 35 per cent in Chase County to 88 per cent in Trego County; and assessed valuation removed from the county tax base would range from 0.7 per cent in Grant County to 8 per cent in Riley County. At a \$5,000 homestead tax exemption level, 83 per cent of Riley County's aged homesteaders would be totally exempt of homestead taxes and 100 per cent of Trego County's aged homesteaders would be exempt. The effect on assessed valuation would range from 56 per cent in Chase County to 100 per cent in Trego County. The change in tax bases of the counties would range from 0.8 per cent in Grant County to 10 per cent in Riley County.

Total exemption of homestead property of all the aged in these 10 counties would affect the county tax base no more than Riley County's 12 per cent, which is significantly higher than the next highest, Allen County, which would have 6 per cent of its tax base removed from taxation. Even if homestead tax exemption for the aged were allowed, to the extent of total exemption of homestead property, the aged would still pay considerable real property taxes; yet their homestead would be relatively attractive, taxwise, for them to retain.

ACKNOWLEDGMENTS

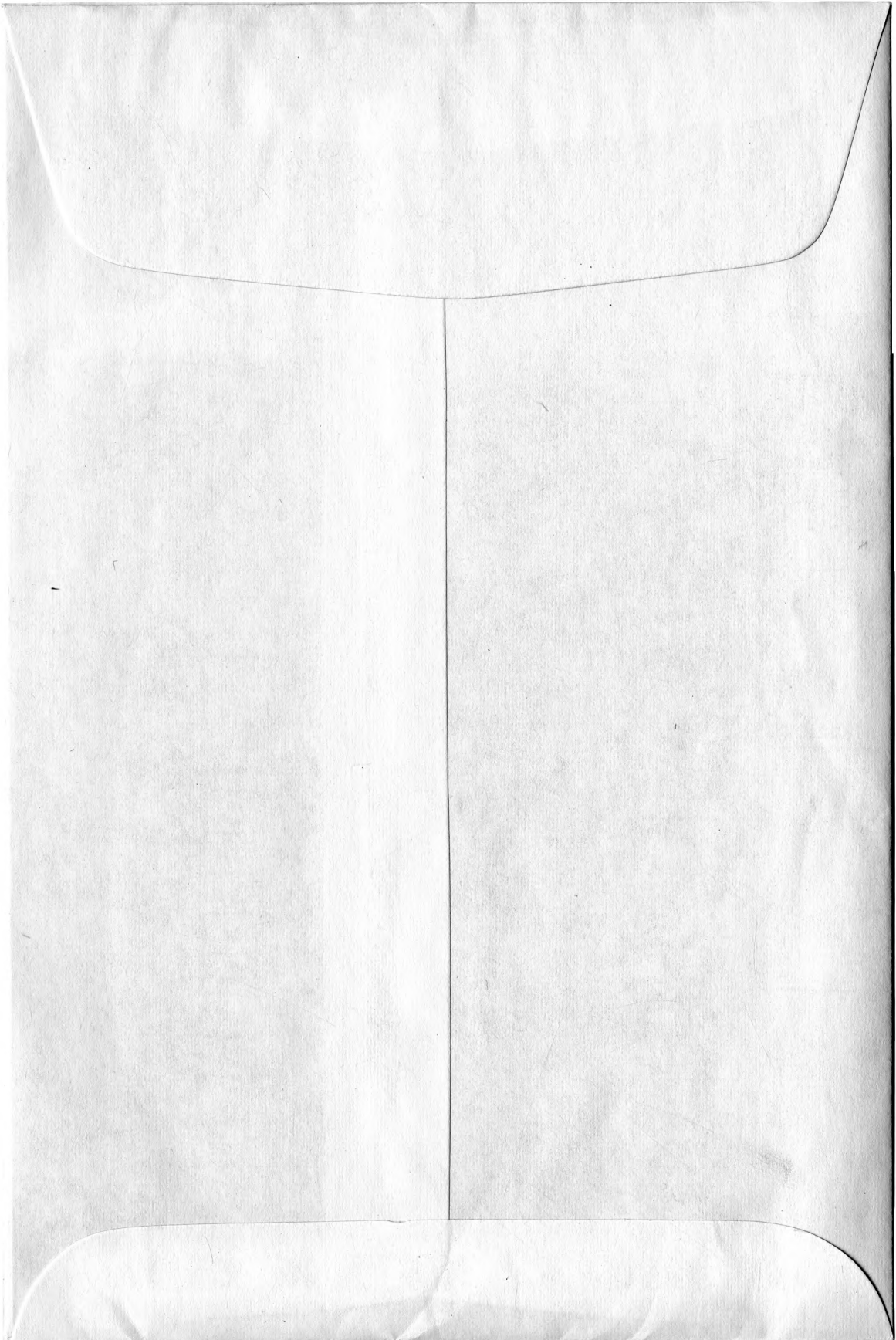
Sincere appreciation is expressed to all the co-operators in this study. Grateful acknowledgment is made to my Major Professor, Dr. Richard L. L. Morse, Professor and Head of the Department of Family Economics, for his helpfulness and guidance throughout my graduate work, and particularly for his helpful suggestions, both in the selection and during the course of this study.

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APPENDIX



Tax Levies - 1963: Allen, Butler, Chase, Cherokee, and Elk Counties.

NOTICE TO TAXPAYERS

Taxes for each year are due on November 1st of that year and the first half or the full amount of tax may be paid, without penalty or interest at any time between November 1st and December 20th, both dates inclusive. If real estate taxes are still unpaid on July 1st, the property is then advertised, by publication, by the county treasurer and sold to the county on the first Tuesday in September for the delinquent tax, accumulated interest up to date of sale and the advertising fees. From the date the property is sold to the county, the amount for which it is sold bears interest at the rate of ten percent per annum until redeemed. If not redeemed at the end of three years after such sale to the county then the property must be sold for taxes in an action brought in the District Court, resulting in a sheriff's deed to the purchaser.

As to all taxes on personal property that shall remain due and unpaid on January first, the county treasurer shall, between January tenth and fifteenth, mail such taxpayer a notice as provided by law. As to taxes on personal property not due and unpaid on January 1st but which shall remain due and unpaid on July 1st, the county treasurer shall, between July tenth and fifteenth, mail such taxpayer a notice as provided by law. Should such taxes remain unpaid for a period of thirty days after mailing such notice, the county treasurer shall forthwith issue a warrant under his hand directed to the sheriff of the county, commanding him to levy the amount of such unpaid taxes and the interest thereon, together with his fees for collecting the same, of the personal property of the person to whom such taxes were assessed; thereupon said sheriff shall proceed to collect said taxes the same as upon his execution, and after collecting the said taxes pay the same to the county treasurer, and return such warrants within sixty days from the date thereof.—79-2101 General Statutes - 1949.

In addition to the duties required of him by section 79-2101, general statutes, 1949, each County Treasurer shall within ten days after the first day of October, cause a statement to be published with respect to unpaid or partially unpaid delinquent personal property tax returns made by the Sheriff as of said first day of October—Section 1, Chapter 500, General Statutes, 1957.

TAX LEVIES FOR 1963—ALLEN COUNTY, KANSAS
County Levy Based on a Valuation of \$31,897,773
All Levies are per \$1,000.00 Valuation

State Educational Building	1.00	} Total State	1.75
State Eleemosynary Building .....	.75	
County General	2.85	} Total State & County Levy	31.84
Road & Bridge	8.02		
Social Welfare	4.81		
Agric. Extension Council .....	.47	
Noxious Weed .....	.35	
General County High School	7.62		
General County Elementary School	1.90		
County Fair .....	.09	
Social Security .....	.14	
Mental Health .....	.48	
Employee's Retirement .....	.26	
Junior College	1.50		
Election .....	.42	
Bond & Interest	1.18		
		30.09	

CITIES	Valuation	General Operating	Library	Band	Airport Main.	Library Emp. Ret.	Soc. Sec.	Public Emp. Ret.	Industrial	Sp. Mem. Hall	Sp. Tree	Spec. Fire	Nox. Weed	Bond & Int.	Twp. Cem	Total City Levy
Bassett	\$ 676,472	7.40													.18	7.40
Elsmore	100,576	8.59														8.77
Gas City	175,527	7.20														7.20
Humboldt	1,666,480	12.27	2.71			.43	1.06						.07	6.90		24.38
Iola	5,972,031	10.78	2.49	.42	.11	.09	.53	.43	.15	.65	.44			3.54		19.63
LaHarpe	274,619	8.59														8.59
Mildred	53,738														.56	.56
Moran	400,478	7.03	.83											35.02	.26	43.14
Savonburg	103,899	8.59													.18	8.77

TOWNSHIPS	Valuation	Twp. Gen.	Twp. Cem.	Twp. Fire	Total Twp. Levy	TOTAL—State County and Twp.
Carlyle	\$ 1,250,224					31.84
Cottage Grove	1,680,722					31.84
Deer Creek	796,956	.15	.26		.41	32.25
Elm	2,599,189					31.84
Elsmore	2,067,471		.18		.18	32.02
Geneva	866,665		.33		.33	32.17
Humboldt	3,677,842		.75	.45	1.20	33.04
Iola	3,442,212					31.84
Logan	1,585,471			.37	.37	32.21
Marmaton	2,541,472		.26	.05	.31	32.15
Osage	1,818,223		.56		.56	32.40
Salem	1,980,815		.18		.18	32.02

Dist. No.	Valuation	General Fund	Building Fund No. 1	Building Fund No. 2	Junior College	Soc. Sec.	Special Transportation	Playground	Bonds & Interest	TOTAL
7	\$ 346,234	9.58								9.58
10	7,453,724	28.66	.94	.94	1.43	3.23			6.55	41.75
16	4,412,776	22.12				1.51	1.86	.14	11.93	37.56
Jt. 19	900,294	4.95								4.95
Jt. 27	44,880	10.98								10.98
32	1,008,506	9.52								9.52
Jt. 41	1,205,272	9.59								9.59
47	641,388	9.53								9.53
52	296,185	11.54	1.86							13.40
52 B	595,087	11.54	1.86						12.33	25.73
58	1,255,692	21.44								21.44
Jt. 64	138,710	11.83				.75	1.72			14.30
Jt. 64 A	59,309	11.83				.75	1.72		6.66	20.96
69 A	180,828	9.49					1.65			11.14
69	4,757,902	9.49					1.65		2.03	13.17
81	1,612,916	11.88					1.13			13.01
Jt. 82	951,318	5.00								5.00
83	3,643,335	9.27							6.07	15.34
84	1,908,613	7.59								7.59
Jt. 87	129,517	9.30								9.30
Jt. 92	2,505	17.158					1.907			19.065
Jt. 100	698,165	11.97					1.19			13.16
Jt. 110	172,889	8.34							5.17	13.51
RHS 2	698,296	5.00							1.83	6.83
RHS 2 B	4,634,670	5.14							5.86	11.00
RHS 3	2,073,413	7.48				.42	1.90			9.80
Jt. RHS 1	472,022	12.46				.53	2.10		1.72	16.81
LaHarpe-Elm Cem.	2,423,662	.45								.45
Leanna Cem.	497,634	.62								.62
Jt. 17 Cemetery	504,802	.43								.43
Fire District No. 1	26,455	2.70								2.70
Up. Marmaton Watershed 52	993,830	1.519								1.519
High School Equalization	11,002,910	6.20								6.20

(Patrons who live in a high school district which maintains a high school, do not pay the high school equalization levy)

STATE OF KANSAS, COUNTY OF ALLEN, SS:

I, Francis M. Anderson, County Clerk in and for the County and State aforesaid, do hereby certify the foregoing to be a true and correct statement of all levies for taxes for the year A. D., 1963, duly made in accordance with the laws of the State of Kansas, on each \$1,000.00 assessed valuation of taxable property in said County in the amounts and for the purposes as above specified.

In Witness Whereof, I have hereunto set my hand and official seal this 1st day of October, 1963.
(SEAL) FRANCIS M. ANDERSON
County Clerk of Allen County, Kansas

TAX LEVY OF ELK COUNTY, KANSAS

FOR YEAR OF 1963

County Levy Based on Valuation of \$14,603,014. All Levies are Dollars Per Thousand.

State Educational Building	1.00	}	Total State	
State Eleemosynary Building75			
General	3.58	}	Total County	30.03
Road	9.56			
Social Welfare	2.59			
Agricultural Extension Council	1.04			
Noxious Weed .....	.31		
Fair .....	.26		
Fair Building .....	.07		
Health .....	.38		
Soil Conservation Service Clerk .....	.13		
Social Security .....	.40		
Home For Aged No Fund Warrant .....	.31		
Special Bridge	1.91			
Joint County Mental Health .....	.50		
County Election .....	.52		
Bond And Interest .....	.99		
General County High School	5.63	}	Total State and County Levy	31.78
General County Elementary School	1.85			

CITIES

CITIES	General Oper.	Library	Bond	Special Light	Weed	Twp. Gen.	Total City	Total Levy State, Co. and City
Elk Falls	8.63				.13		8.76	40.54
Grenola	7.96		5.96	.90		.27	15.09	46.87
Howard	8.46	1.45	5.12		.70		15.73	47.51
Longton	8.10				.75		8.85	40.63
Moline	8.37	.68	5.64	.93	.10		15.72	47.50

TOWNSHIPS

TOWNSHIPS	Twp. General	Fire	Hall	Total Twp.	Total Levy State, Co. & Twp.
Elk Falls .....		.49		.49	32.27
Greenfield .....	.27		.94	1.21	32.99
Howard				None	31.78
Liberty				None	31.78
Longton				None	31.78
Oak Valley .....	.06			.06	31.84
Painterhood				None	31.78
Paw Paw				None	31.78
Union Center				None	31.78
Wild Cat .....		.32		.32	32.10

SCHOOL DISTRICTS

Dist. No.	Name of School	General	Trans.	Bond	Sp. Bldg.	Sp. Sewer	Social Security	No Fund Warrant	Total
2	Union Center	7.03							7.03
5	Howard	20.57	1.91	3.76					26.24
5-A	Howard	20.57	1.91						22.48
Jt. 7	Maple Grove	9.56	1.37						10.93
8	Busby	8.40							8.40
Jt. 11	Elk City	16.32	2.04	3.84	1.89	1.35	1.69		27.13
Jt. 54	Piedmont	8.92		2.73					11.65
Jt. 54-A	Piedmont	8.92							8.92
Jt. 77	Green Ridge	11.92	1.79						13.71
Jt. 82	Severy	21.30	2.39	5.35					29.04
Jt. 82-A	Severy	21.30	2.39						23.69
Jt. 87	Fall River	9.58							9.58
Jt. 144	Moline	21.78							21.78
Jt. 162	Grenola	10.22		3.30					13.52
Jt. 164	Elk Falls	12.04	1.87						13.91
Jt. 164-5B	Elk Falls	12.04	1.87	3.76					17.67
Jt. 165	Longton	21.44	2.38	6.29					30.11
Jt. 165-A	Longton	21.44	2.38						23.82
Jt. R.H.S. 2	Piedmont	9.45	2.35	4.25			.73	2.05	18.83
Jt. R.H.S. 5	Fall River	9.60	.66						10.26
Jt. R.H.S. 6	Grenola	9.44	1.82	4.85					16.11

High School Equalization Levy 6.17

WATER SHED DISTRICTS

District Number	NAME	General	Total
31	Big Caney	1.99	1.99
34	Twin Caney	1.90	1.90
47	Elk River .....	.08	.08

CEMETERIES

Elk Falls No. 1	Levy	.28
Longton No. 3 .....		.85
Ock Valley No. 4 .....		.34
Mt. Zion No. 5 .....		.55
Greenfield No. 6 .....		.67
Cresco No. 7 .....		.17
Wild Cat No. 8 .....		.40
Painterhood No. 9 .....		.37
Grace Lawn No. 10 .....		.53

STATE OF KANSAS, COUNTY OF ELK, SS:

I, Willis H. Miller, County Clerk in and for the County and State aforesaid, do hereby certify the foregoing to be a true and correct statement of all levies for year 1963, duly made in accordance with laws of the State of Kansas.

Witness Whereof, I have hereunto set my hand and official seal this 29th day of September, 1963.

WILLIS H. MILLER
County Clerk of Elk County, Kansas

1963 TAX LEVIES, CHASE COUNTY, KANSAS

County And State Levies Based On A Valuation Of \$22,560,403.00
County Population — 3978

All Levies Are \$1,000 Or Mills For Dollar Valuation

STATE OF KANSAS

Educational Building	1.00			
Eleemosynary Building .....	.75	1.75		

CHASE COUNTY

General	3.04			
Road & Bridge	9.59			
Welfare	1.39			
Agri. Extension Council .....	.62			
Noxious Weed .....	.60			
County Fair .....	.10			
County Fair Building .....	.04			
Social Security .....	.40			
Special Bridge	1.00			
Retirement .....	.15	16.93		
County Elementary School	1.18			
County High School	2.92	4.10	21.03	22.78

CITIES

School District No.	Cedar Point 3-Jt.-CCCHS	Cottonwood Falls 6-CCCHS	Elmdale 1-RHS-3	Matfield Green 43-RHS-2	Strong City 41-Jt.-RHS-4-Jt.
Population	96	987	122	102	641
Township	Cottonwood	Falls	Diamond	Matfield	Strong
Assessed Valuation	83,004	1,045,049	117,701	74,795	455,403
General Fund	5.50	8.01	5.01	7.82	8.66
Bond & Interest		13.56	12.91	25.61	4.25
Municipal Building .....		.22			.24
Special Light .....		.89	.89		.96
Airport .....		.22			
Firefighting Equipment .....		.44			.48
Noxious Weed .....			.89	.84	.96
TOTAL CITY LEVY	5.50	23.34	19.70	34.27	15.55
Twp. Levies Appl. To Cities .....	.48	1.51	.09	.23	.32
School Levies (Total)	22.47	20.27	19.82	15.88	24.41
TOTAL TAXING LEVY (Incl. St. & Co.)	51.23	67.90	62.39	73.16	63.06

TOWNSHIPS

	Population	Assessed Valuation	General	Cemetery	Library	Total Twp.	Total Base Levy State, Co., Twp.
Bazaar	180	2,769,471	.18			.18	22.96
Cedar	229	1,407,981	.43	.27		.70	23.48
Cottonwood	268	2,312,994	.48			.48	23.26
Diamond Creek	298	3,393,894	.09			.09	22.87
Falls	239	1,682,785	.02	.69	.80	1.51	24.29
Homestead	126	1,145,846	.22	.32		.54	23.32
Matfield	203	3,721,245	.23			.23	23.01
Strong	144	1,670,940	.09	.23		.32	23.10
Toledo	343	2,679,295					22.78

Total Township Taxing Levy = Base Levy Plus School District, R.H.S., & Watershed District Levies.

WATERSHED DISTRICTS

	General	Total Levy
Fall River, No. 21-Jt.	38,350	1.92
Upper Verdigris, No. 24-Jt.	1,026,743	1.72
Silver Creek, No. 25	592,910	.33
Upper Walnut, No. 33-Jt.	12,800	.20

SCHOOLS

Location—	Number	Assessed Valuation	General	Special Transp.	Social Security	Special Assess.	No-Fund Warr.	Bond & Int.	Total Levy
Elmdale	1	2,683,402	9.02						9.02
Clements	2	1,433,652							
Cedar Point	3-Jt.	1,742,202	11.97	2.38	.85				15.20
Cottonwood Falls	6	4,867,926	8.67	1.18			3.15		13.00
Bazaar	7	768,341	4.87						4.87
Lincolnville	7-Jt.	53,974	11.43			.88			12.31
Toledo	9	1,051,669	7.85	1.94					9.79
Saffordville	33-Jt.	1,721,786	11.43						11.43
Morris County	40-Jt.	37,237	9.19	1.06					10.25
Strong City	41-Jt.	2,577,857	11.83	1.35	.53	.80		Bldg.	14.51
Matfield Green	43	5,173,554	5.90		.20			Fund	6.10
Burns	65-Jt.	448,803	15.92			1.18	2.00		19.10
Cottonwood Falls	CCCHS	9,057,770	6.46	.81					7.27
Saffordville	RHS 1	2,827,737	9.60	1.35	.42		1.91		13.28
Matfield Green	RHS 2	4,865,974	8.29	1.15	.84				9.78
Elmdale	RHS 3	3,034,094	9.59	1.21					10.80
Strong City	RHS 4-Jt.	2,117,591	6.76	1.71	.53	.90			9.90
Americus	RHS 7-Jt.	33,694	9.57	.51	.80		1.72		12.60
Centre	RHS 11-Jt.	174,740	5.51	.92				3.01	9.44

I, Harold E. Gibb, County Clerk, Chase County, Kansas, do hereby certify the foregoing to be a true copy of the tax levies for the year of 1963, Chase County, Kansas.

Witness my hand and the Official Seal of Chase County, Kansas, this 1st day of October, 1963,

(SEAL)

Harold E. Gibb, County Clerk

ASSESSED VALUES OF HOMESTEADS OF THE AGED
IN SOUTHEAST KANSAS, 1963

by

DOROTHY HARBIN NEUFELD

B. S., Texas Technological College
Lubbock, Texas, 1950

AN ABSTRACT OF A MASTER'S THESIS

submitted in partial fulfillment of the

requirements for the degree

MASTER OF SCIENCE

Department of Family Economics

KANSAS STATE UNIVERSITY
Manhattan, Kansas

1964

A high percentage of persons 65 years and older own their home. Home ownership is a major portion of net worth and not a liquid asset. Diminished income after retirement, and undiminished property taxes and other housing cost may present a real financial problem for the aged.

Homestead tax exemption may be used to aid the aged, encourage home ownership, and help maintain economic independence. This is under consideration by the Kansas Legislative Council. Facts to evaluate the effects of alternative exemption proposals are needed. This thesis is the third recent Kansas study to provide such facts.

Specific objectives were to estimate: effect of various homestead tax exemption levels on county tax base; proportion and number of aged homesteaders to receive tax relief at various exemption levels; proportion of total dollar value of homesteads of the aged affected; and total assessed value of county real property held by the aged.

Five counties in the Southeast Extension District were selected to highlight county differences within the district. Three basic steps were involved: identified and listed persons 65 years and older by name, age, address, and number in household for each county taxing unit; determined title to real property and homestead status; and determined and tabulated assessed value. In the five counties, home ownership by the aged ranged from 54 in Butler to 82 per cent in Elk County. A higher proportion of aged homesteaders were in rural areas than in cities. Median assessed value of homesteads ranged from \$610 to \$1,750.

Homestead tax exemption would significantly affect the tax load of aged homesteaders, but not the county tax base. Percentage of aged homesteaders totally exempt at \$1,000 level ranged from 25 to 69 per cent among the five counties; the effect on the county tax base ranged from 1 to 3 per cent.

Real property ownership is not confined to the homestead. Total property within the county was studied in four counties. Homestead property tended to be one-half or less the value of total property owned by the aged within the county. The majority of the aged owned no property other than their homestead. At the \$1,000 assessed valuation level, for example, only 5 per cent (Cherokee) to 18 per cent (Chase) of the aged owned property other than their homestead in the county of enumeration.

Four tentative generalizations evolve from the data obtained to date concerning the effect of homestead tax exemption:

Effect would vary from county to county.

Majority of the aged would be benefited, the tax burden would be lessened, and continued home ownership encouraged.

Some aged own a significant portion of the county real property, and would pay taxes, even if homesteads were exempt.

Effect on the county tax base, even with complete exemption of homesteads of the aged, would be no more than 12 per cent - the highest for any county studied.